

Figure 1

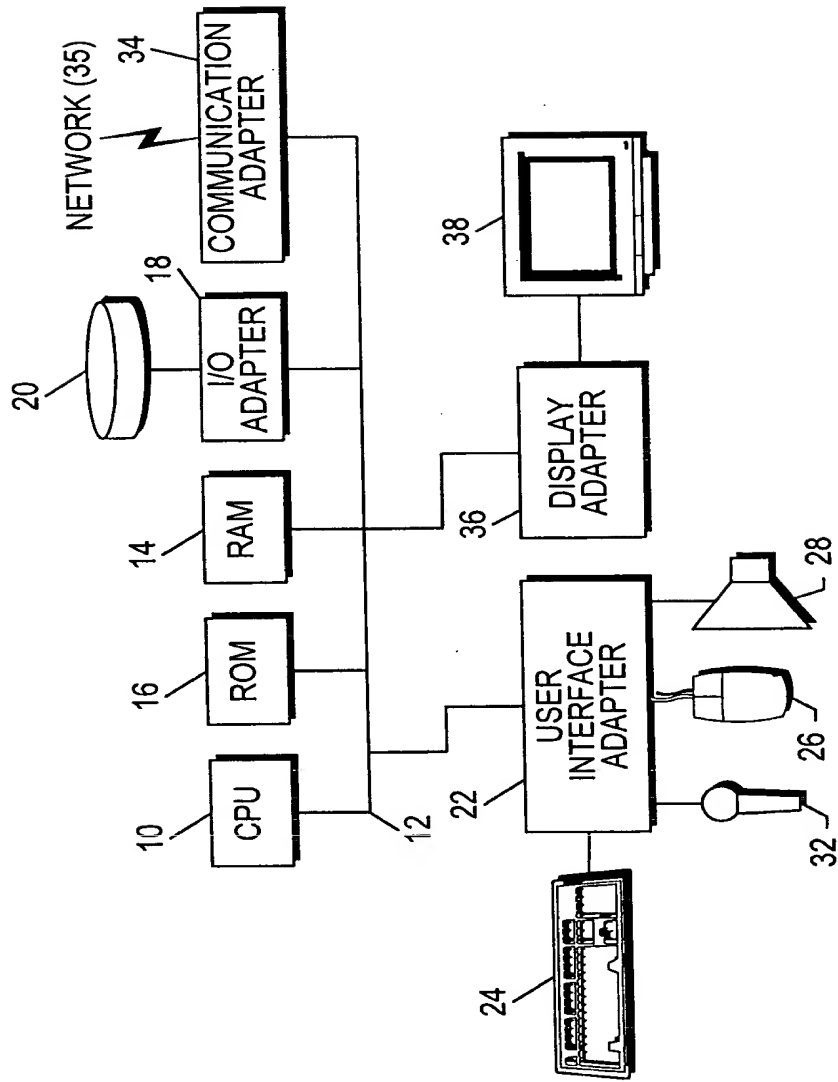


Figure 2

40

UTILIZING A NETWORK TO RECEIVE HISTORICAL POSITIONS OF
ONE OR MORE INVESTMENTS OF A USER

42

OBTAINING A HISTORICAL TIME SERIES FOR EACH OF THE
INVESTMENTS UTILIZING THE NETWORK

44

ANALYZING THE HISTORICAL POSITIONS OF THE INVESTMENTS
OF THE USER BASED ON THE HISTORICAL TIME SERIES TO
GENERATE A HISTORICAL ANALYSIS OF THE INVESTMENTS OF
THE USER

46

TRANSMITTING THE HISTORICAL ANALYSIS TO THE USER
UTILIZING THE NETWORK

48

Figure 3

50

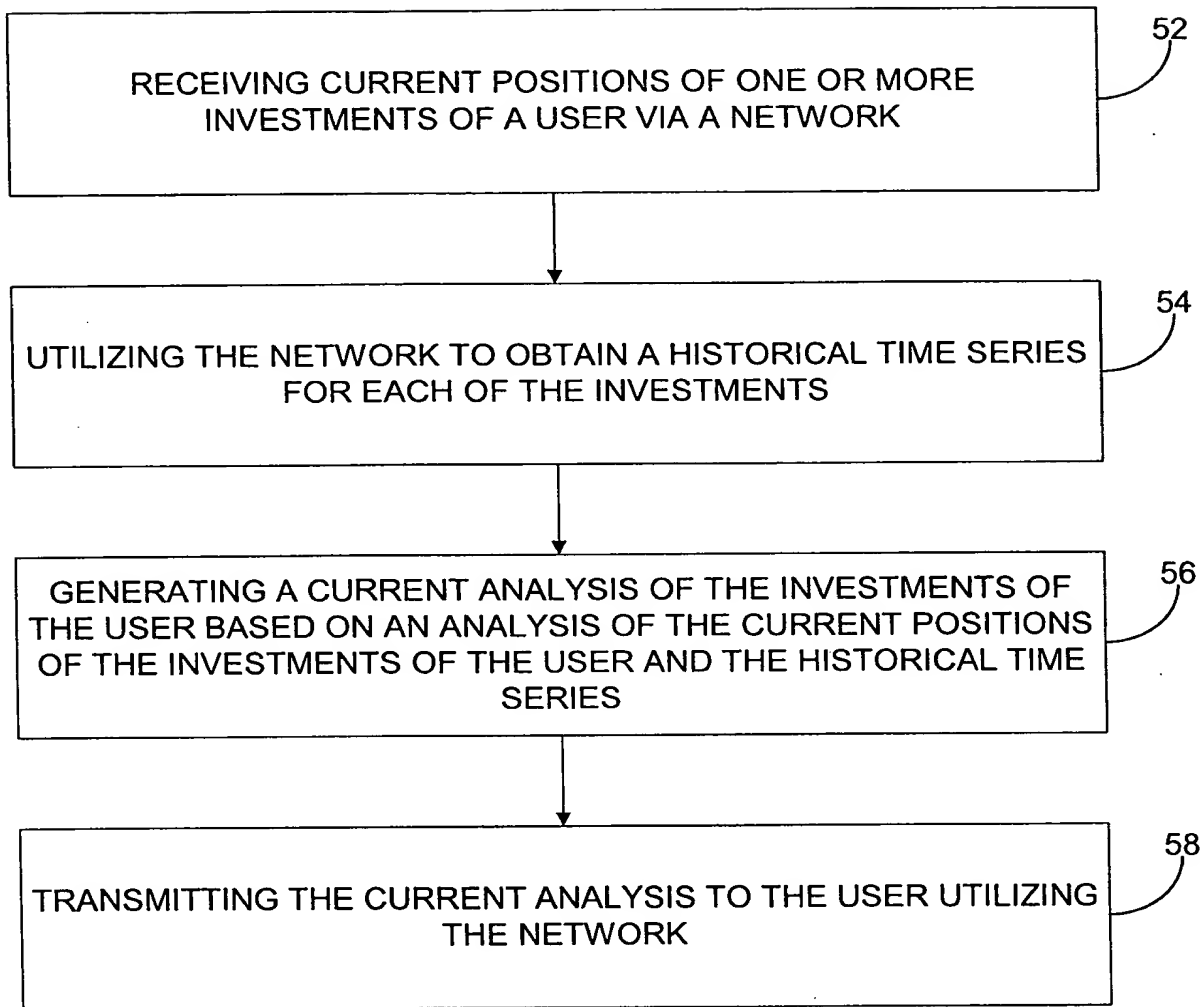
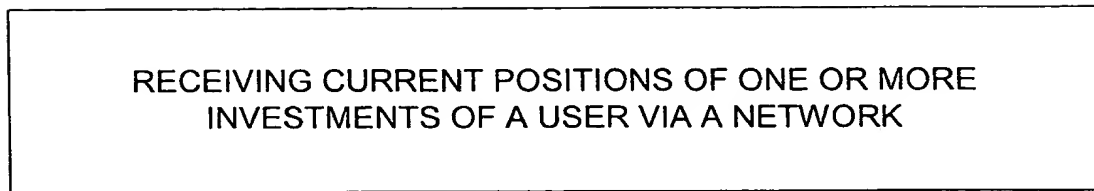
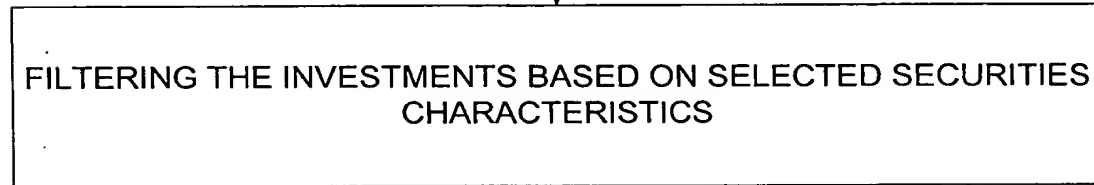


Figure 4

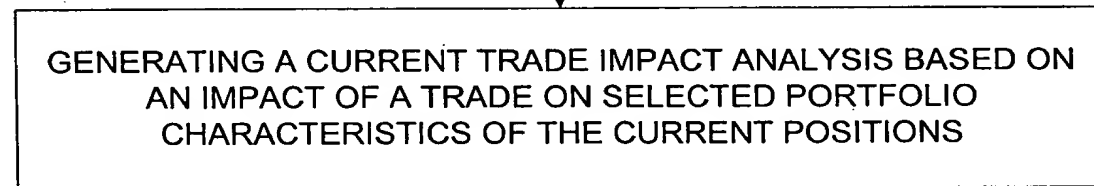
60



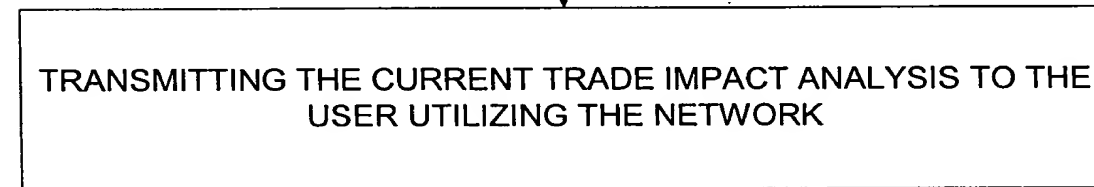
62



64



66



68

Figure 5

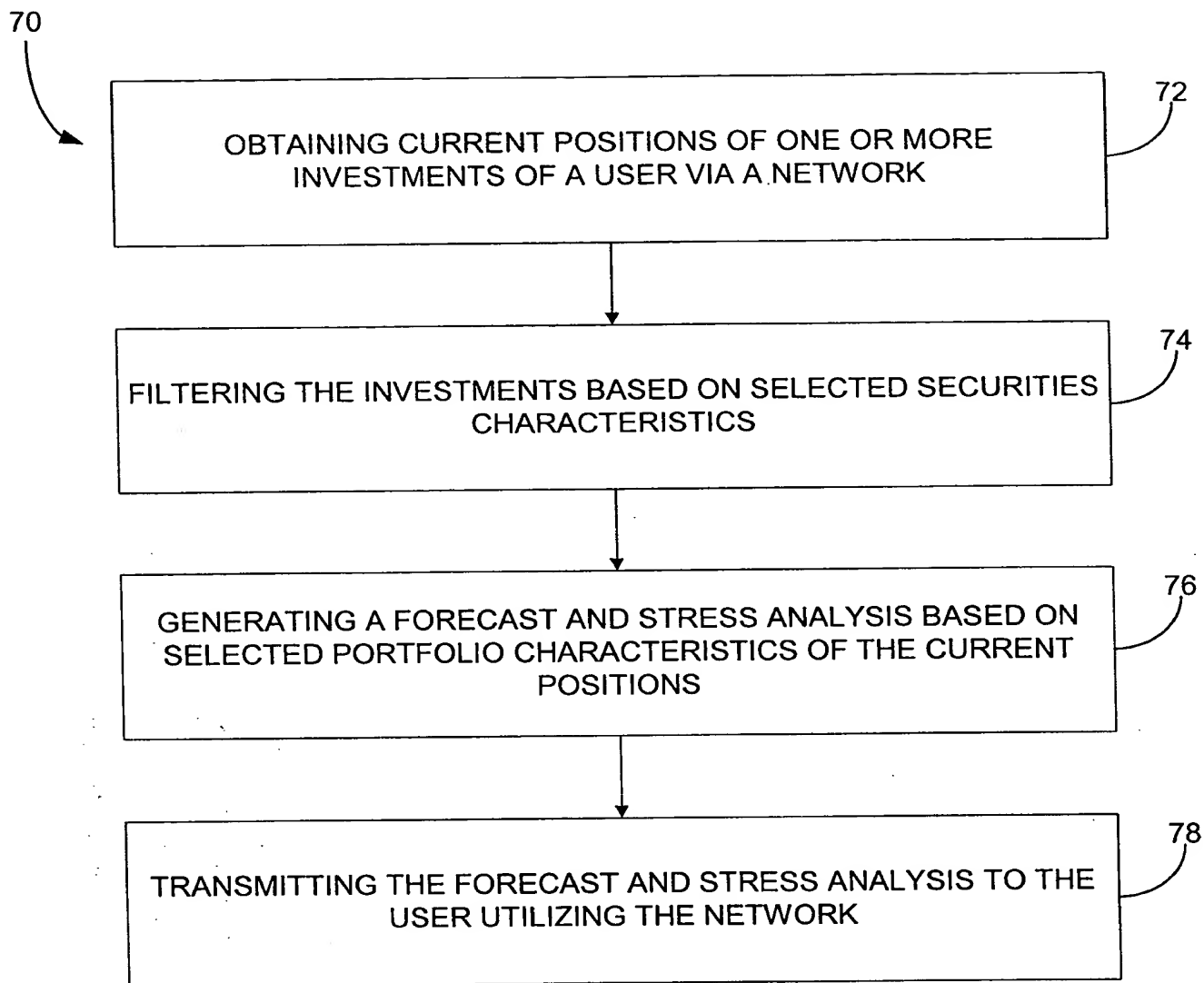


Figure 6

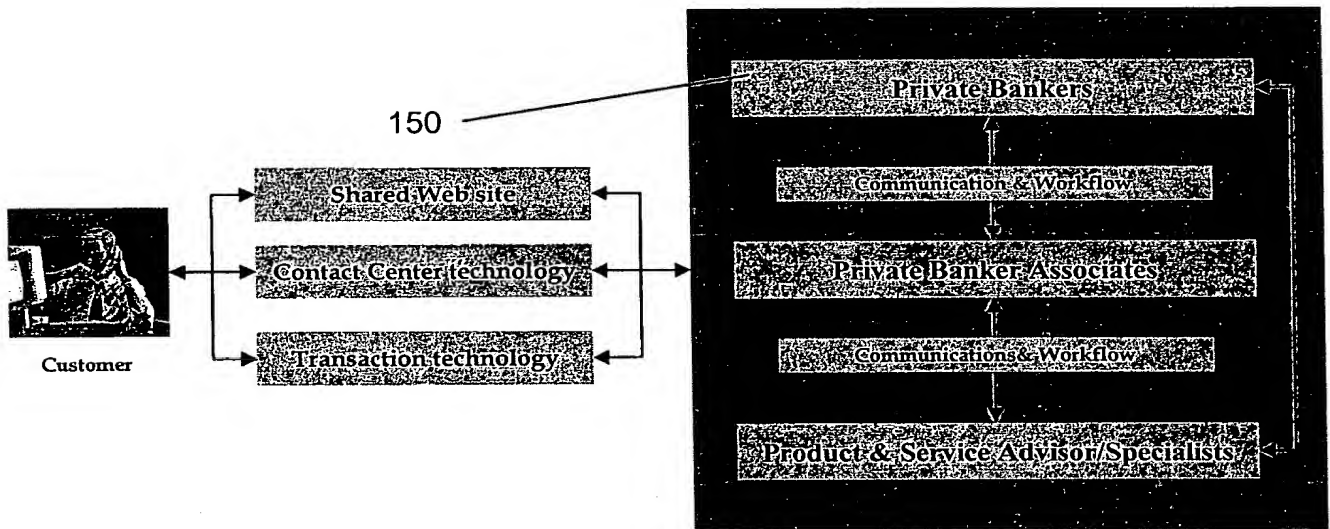


Figure 7

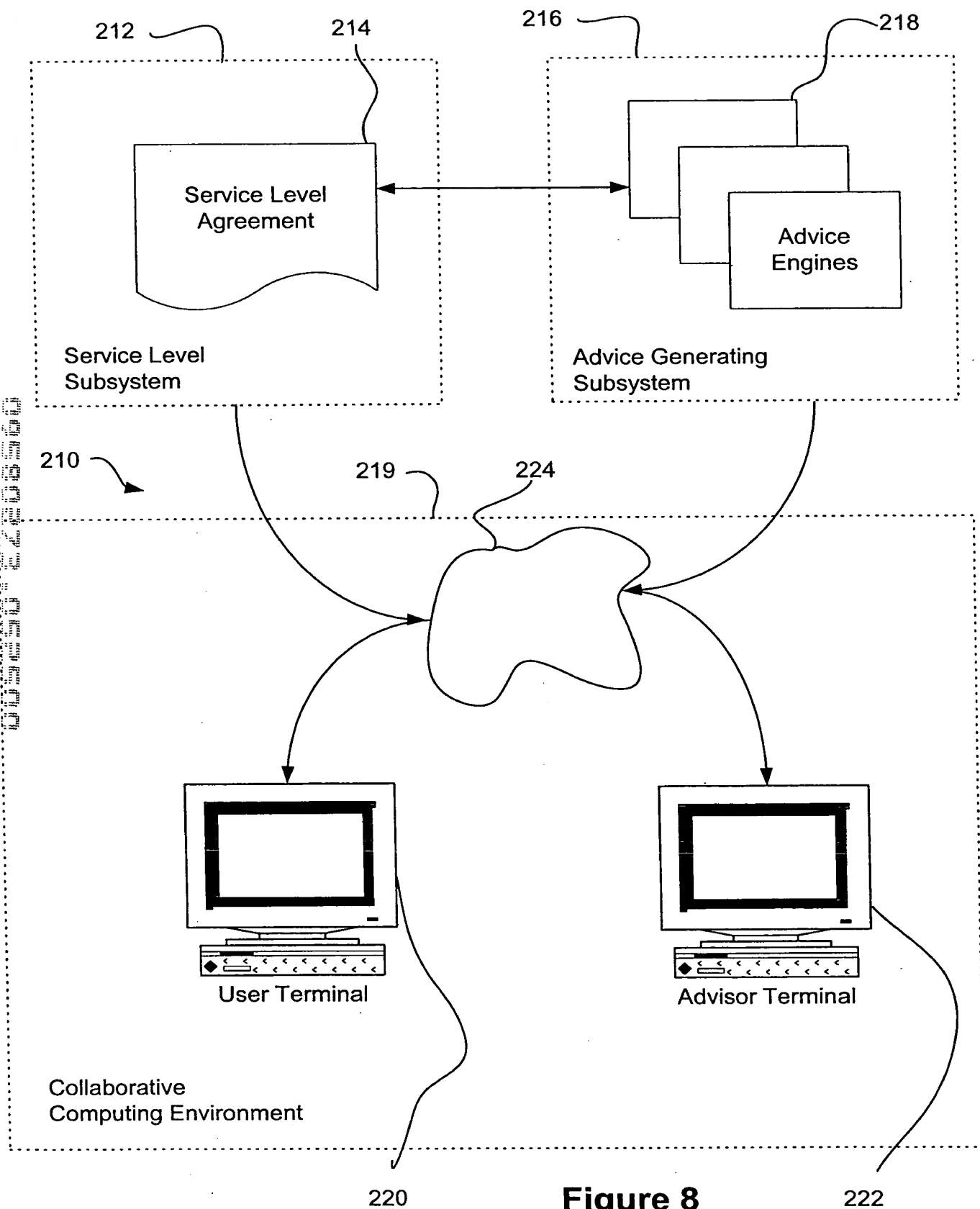


Figure 8

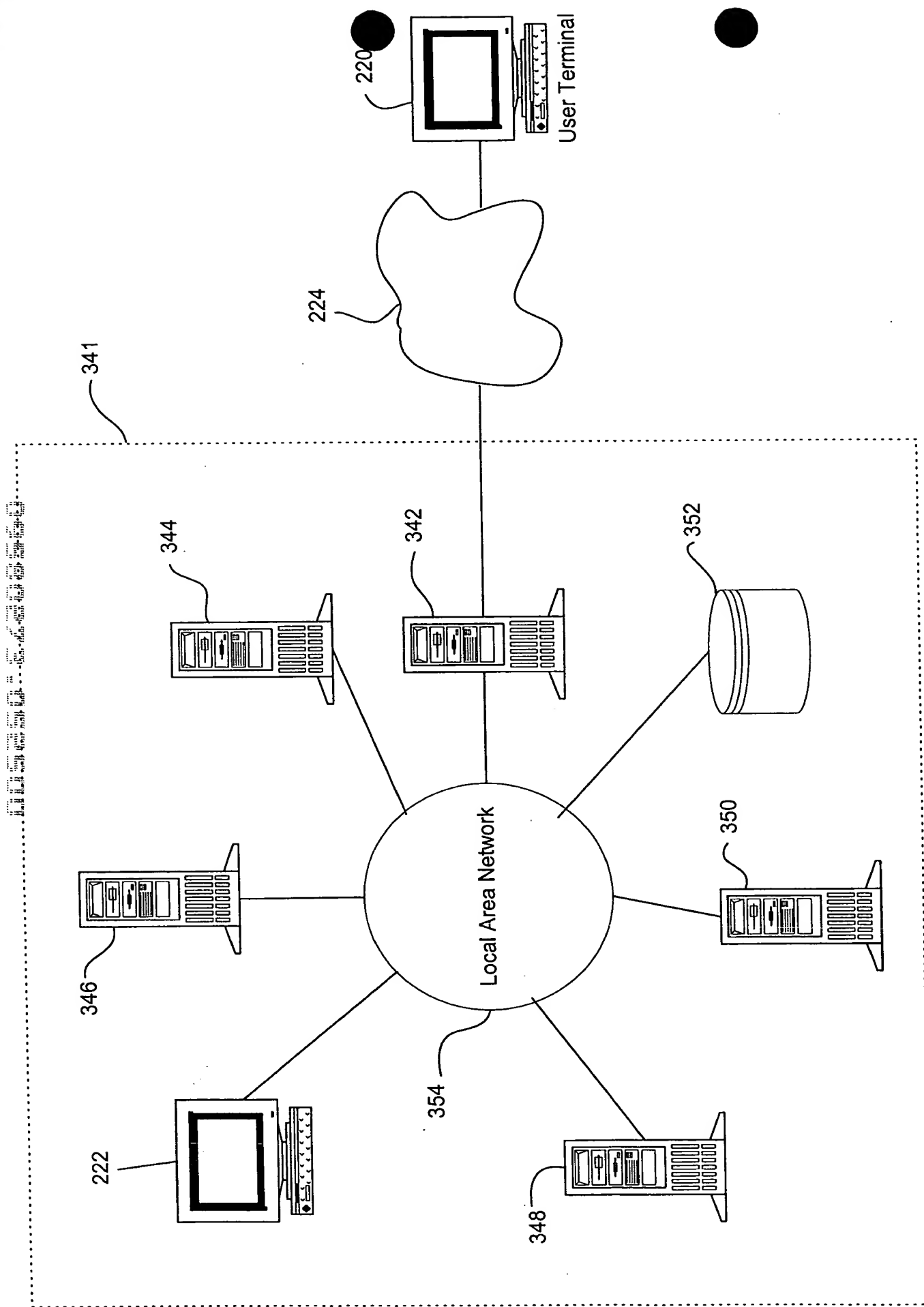


Figure 9

009990 E2208360

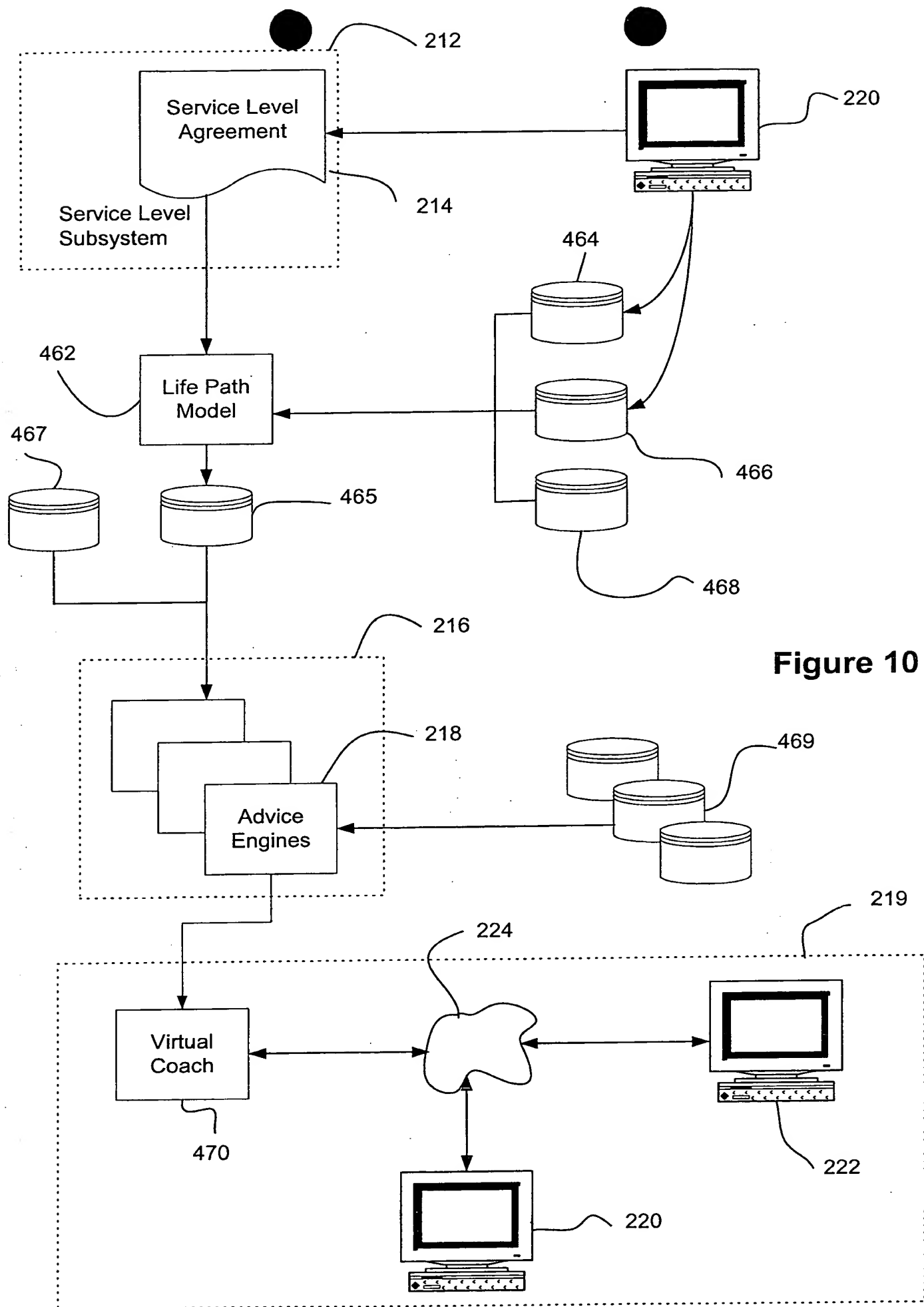


Figure 10

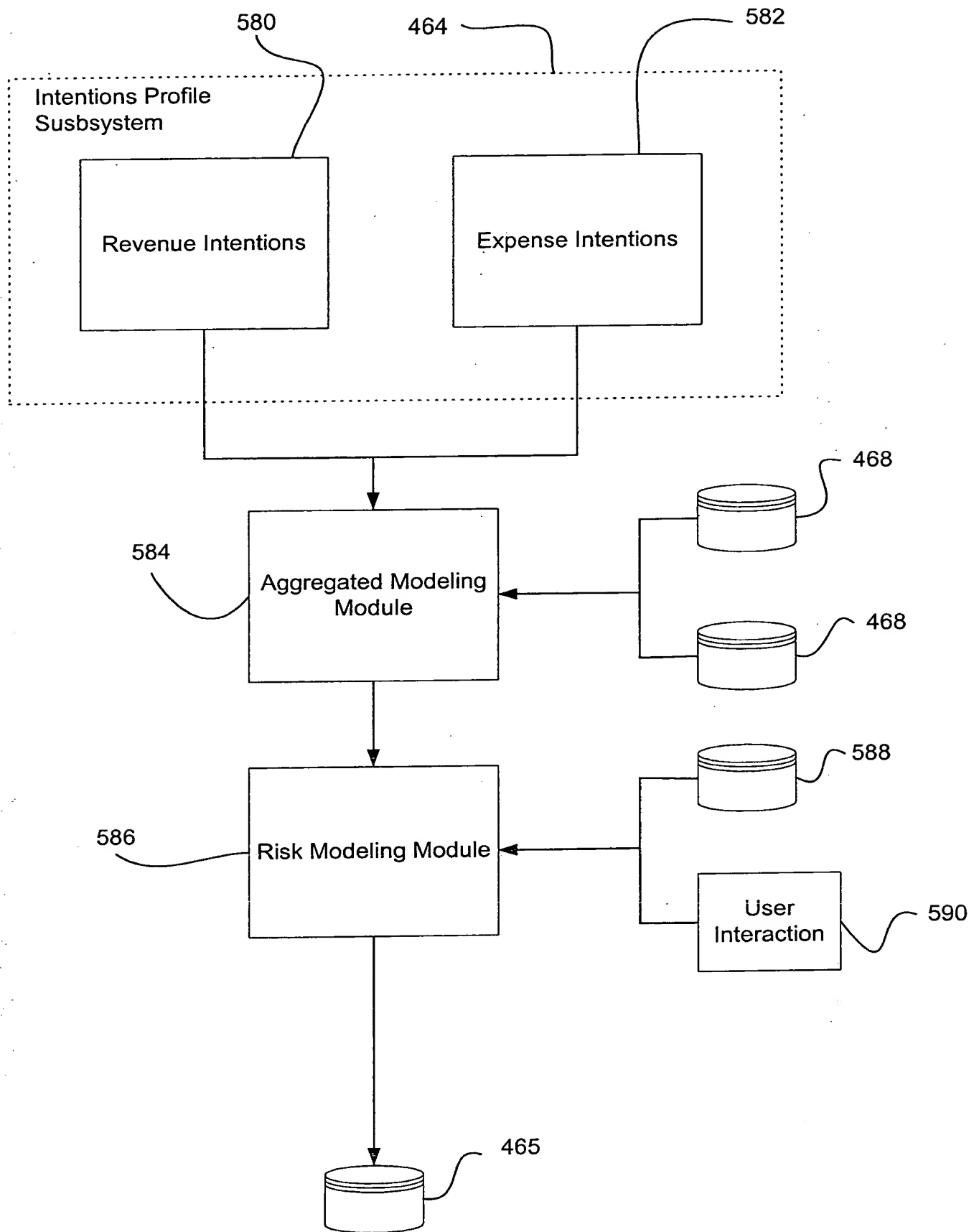


Figure 11

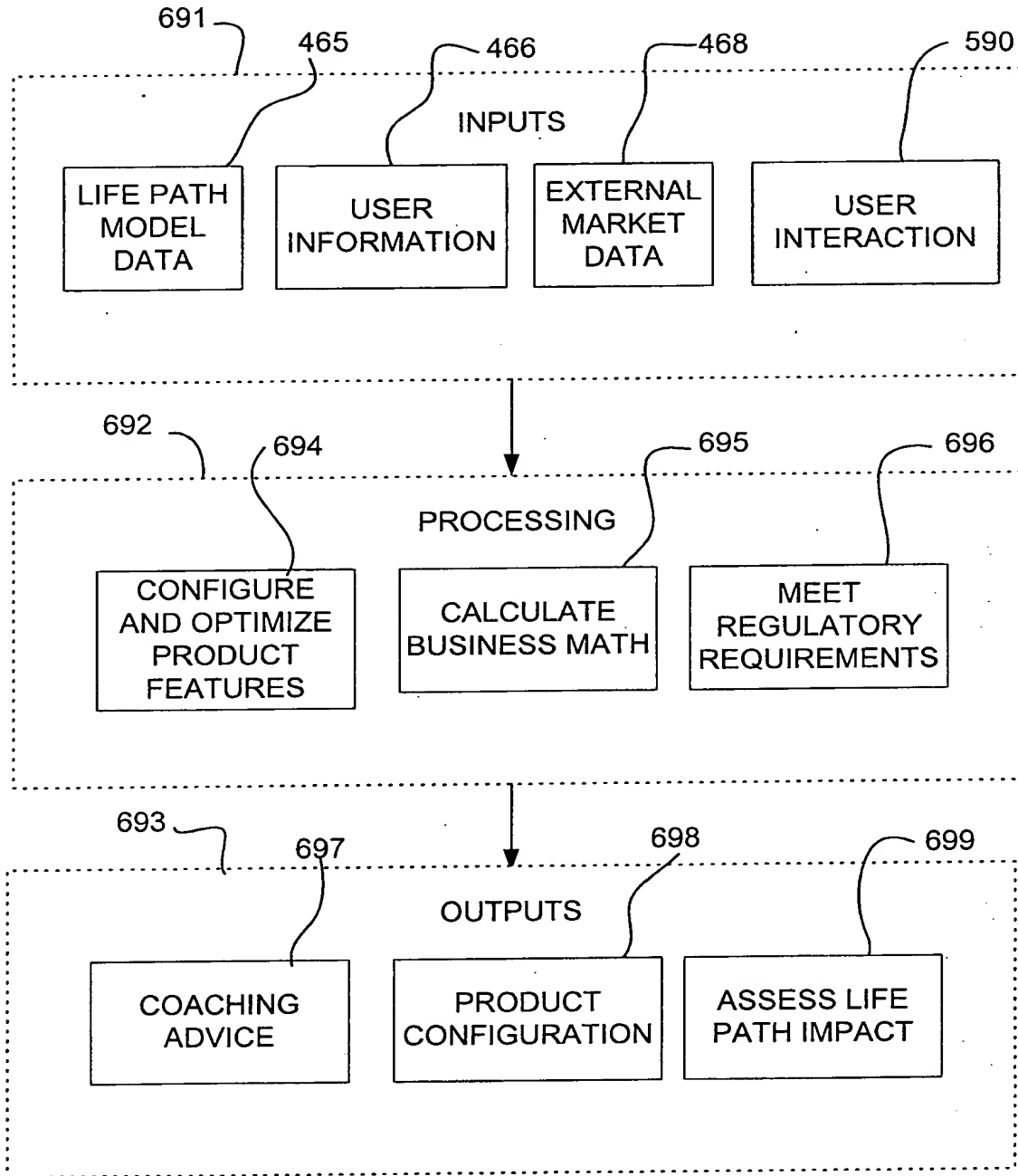
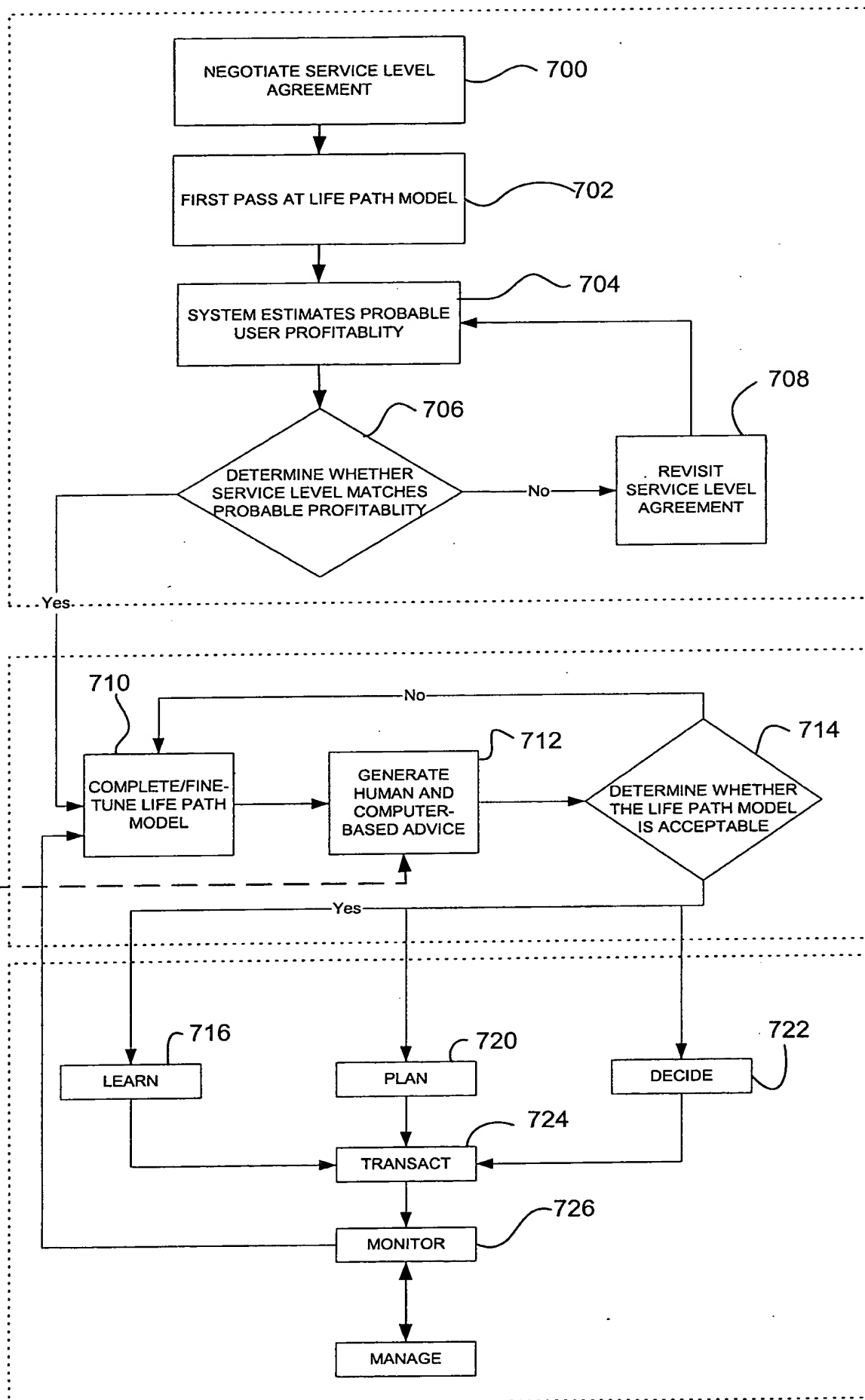


Figure 12



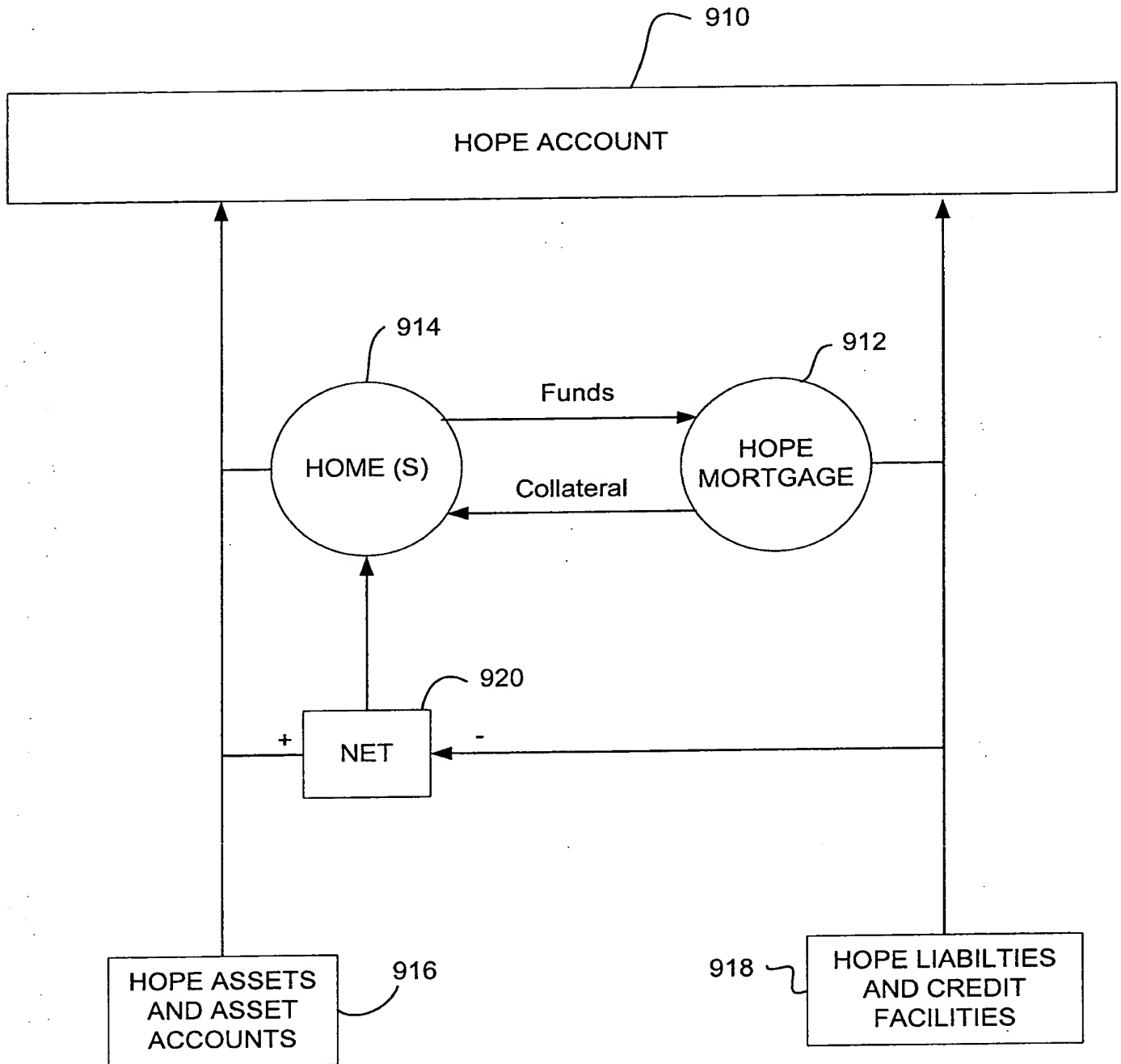



Figure 15



ROYAL BANK
FINANCIAL GROUP

RBFG Home • Site Map • Search • Contact Us • Legal • Français
Apply On-line • Tools • On-line Services

1999
Royal
Rewards
CATALOGUE

© Royal Bank of Canada

THE NEXT WAVE

IN ONLINE BANKING

...positions the customer as an executive decision-maker

Focuses on high-level learning, evaluating, deciding and monitoring of personal finances

...leverages the Advisor to more effectively serve clients

The Web site acts as a collaborative workspace, allowing a trusted Advisor to share judgement, experience and insight with customers

...dynamically monitors each client's financial path

The Lifepath™ Model reveals strengths and weaknesses in the plan, at a glance ...models the balance between risk & reward

Promotes a deeper understanding of trade-off decisions

Other RBFG Sites • Security • Your Privacy • Year 2000 • Member Companies

Figure 16A

Figure 16B

The advisor can communicate through videocam or stills. The rich functionality of the Web site supports the trusted advice relationship with communication tools and intelligent resources.

A Virtual Coach 'watches' the actions of the user and makes targeted comments.

Current online banking is merely transactional. The Next Wave moves up to an executive approach, supporting learning, planning, deciding, transacting and monitoring activities.

PRODUCTS & SERVICES

- Deposit Products
- Loan Products
 - Mortgage
 - Bridge financing
 - Consumer
 - Home Improvement
 - Line of credit
 - Credit Card

MONITOR

TRANSACTION

DECIDE

PLAN

LEARN

Both your home purchase and your children's education are pushing you into the red. Revisit your home purchase plans and consider a tax deferred education savings plan.

PERSONAL SERVICE

Include any combination of factors in your risk model...

JOB LOSS = 1058

DISABILITY

LEVINSON

REINFORCED CONCRETE

REMARKS

THE

1. The first step is to identify the problem or question that needs to be answered. This involves understanding the context and the specific requirements of the task.

...the ... of ...

BURN THE MODEL

1026

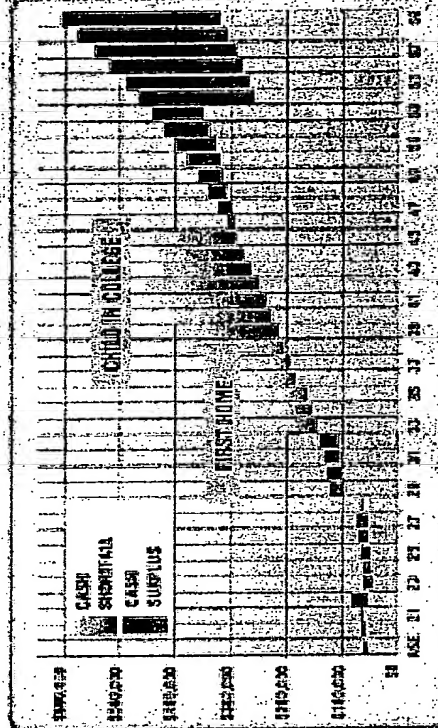
五

Q.

DECLASSIFIED

TRANSACTION

MONITOR



PRODUCTS & SERVICES

[illegible]

1050

REFLECTION

Press each button in turn to do a Life Path for all sources of revenue and expense...

1052

SEMI

1056

Figure 16C

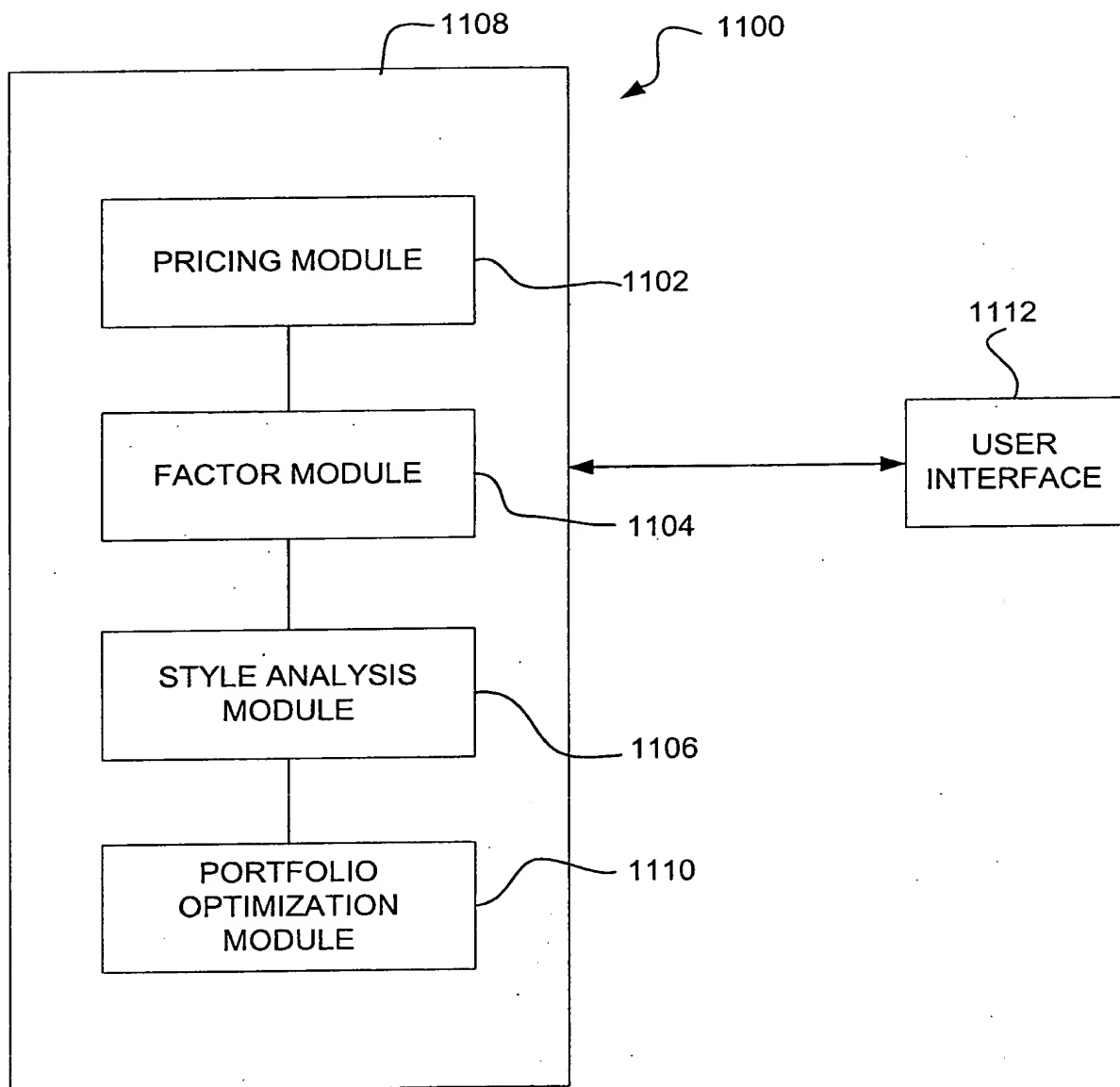


Figure 17

ADVISOR

Risk
Low Medium High (80)

401(k) Savings

Retirement Age (65)

Fund Advice



Off

Reset

Exit

Implement

Help

1215

1210-

1212

1214

1216-

1218

1202

X-Axis

Y-Axis

Suggested Funds

1206

A B C D E F G H I J K $\xrightarrow{1208}$ K

You have a 25% chance of losing \$8,500 (85%) or more of total \$100,000 over the next year.

A pie chart with a single slice removed. The removed slice is white and labeled '25 %'. The remaining portion of the pie is filled with diagonal hatching.

☐ ☐ ☐

1204

Figure 18

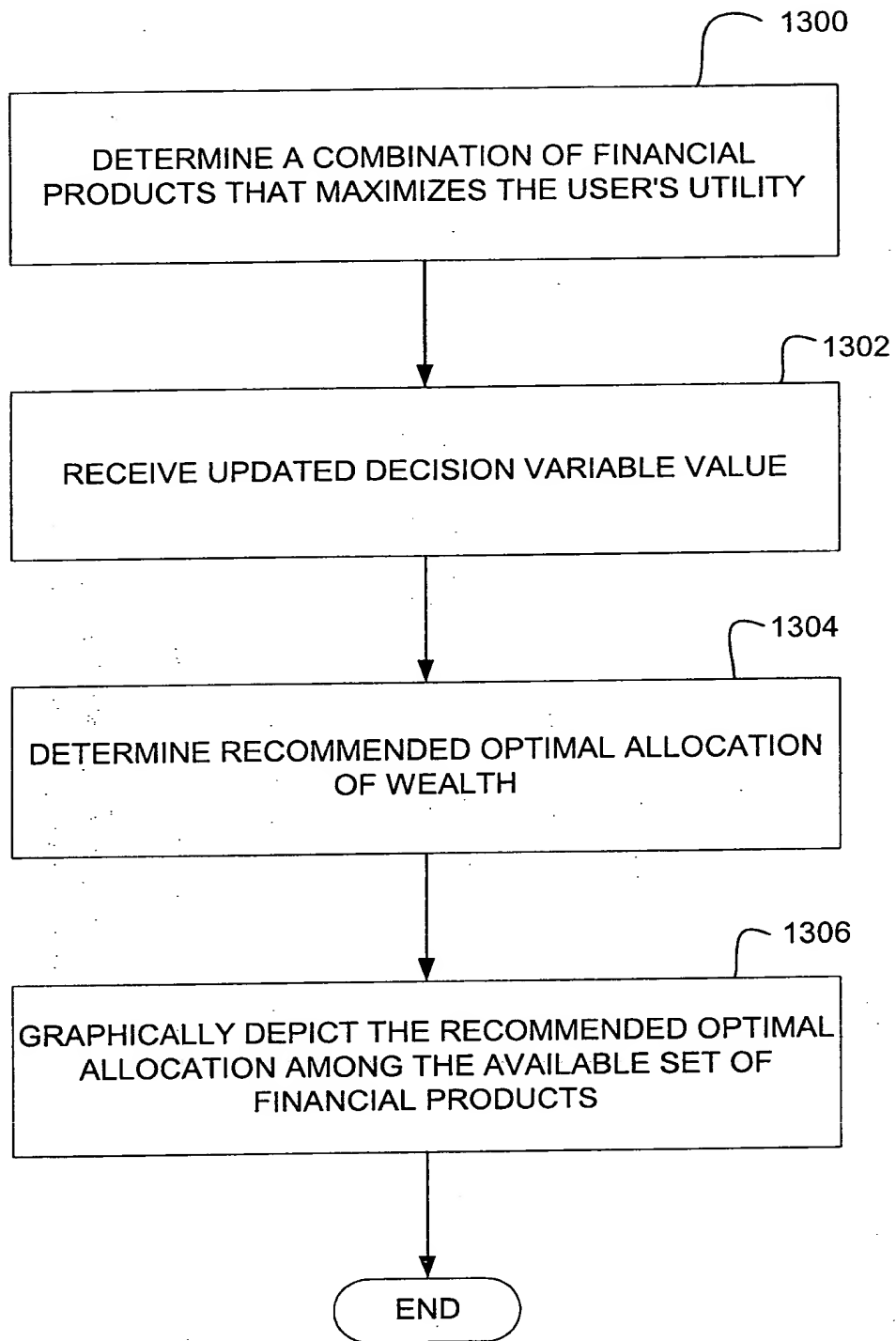


Figure 19

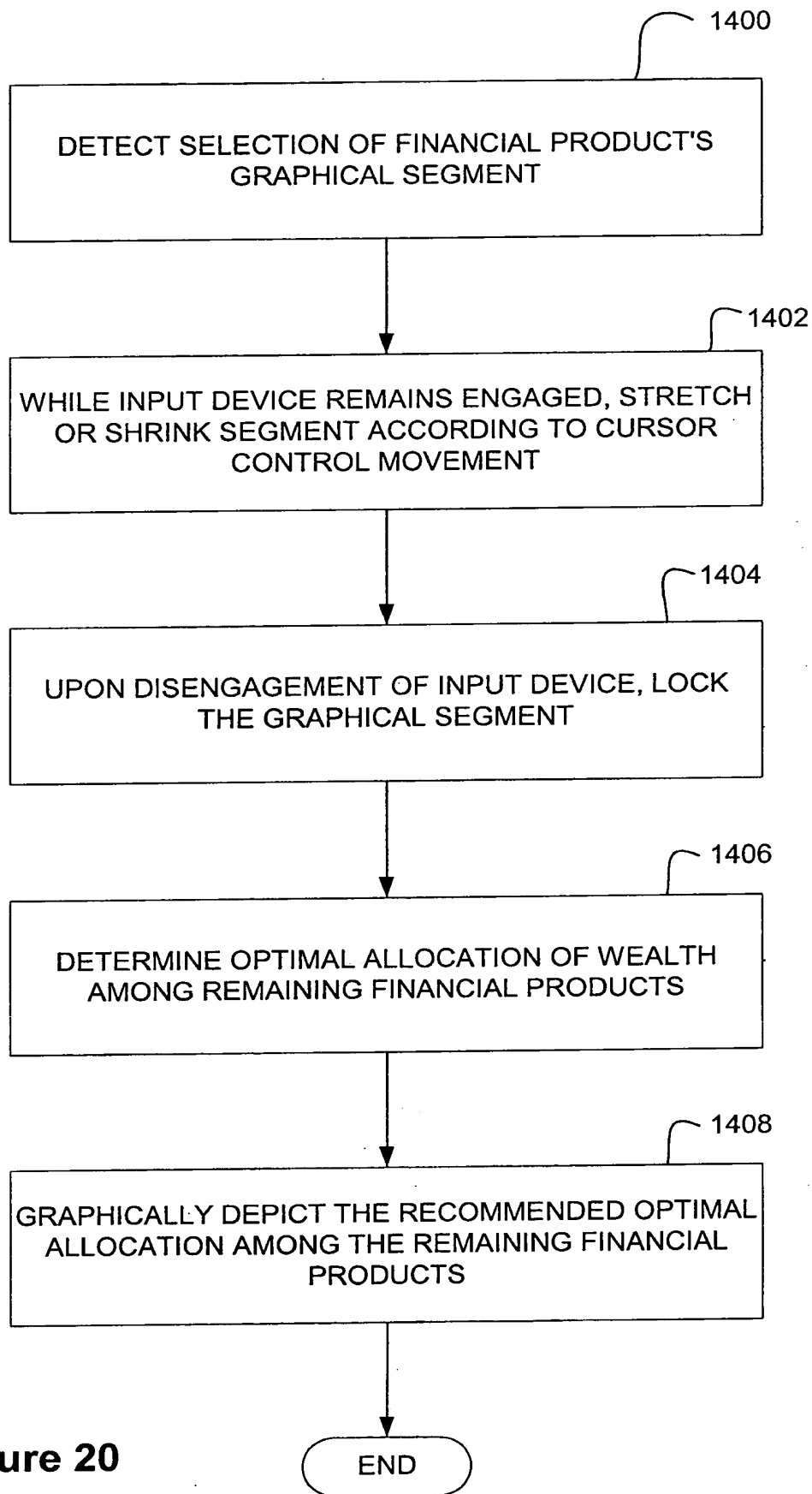


Figure 20

Computer
Generated
Portfolio
(No Coaching)

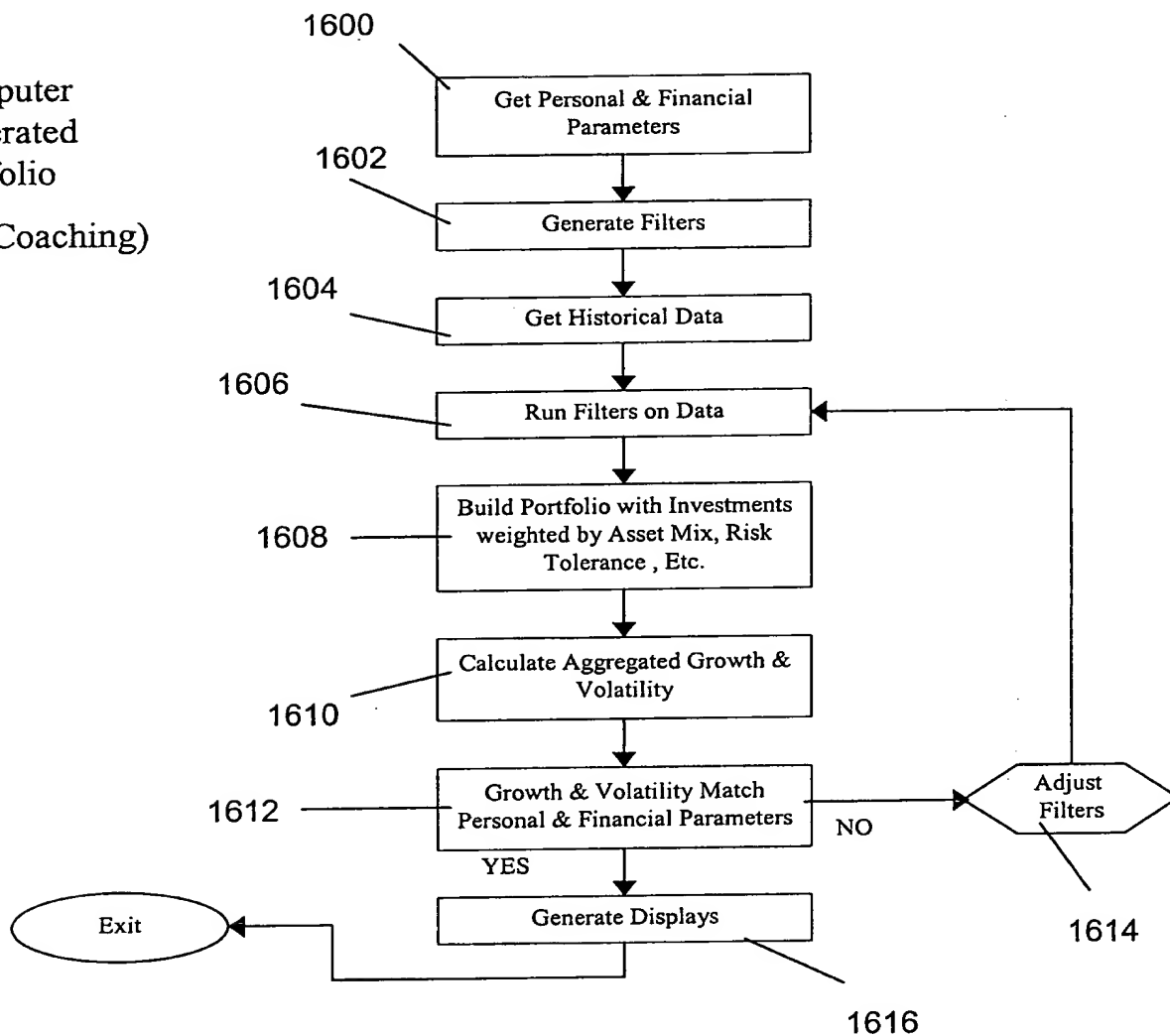


Figure 22

Model Existing
Portfolio

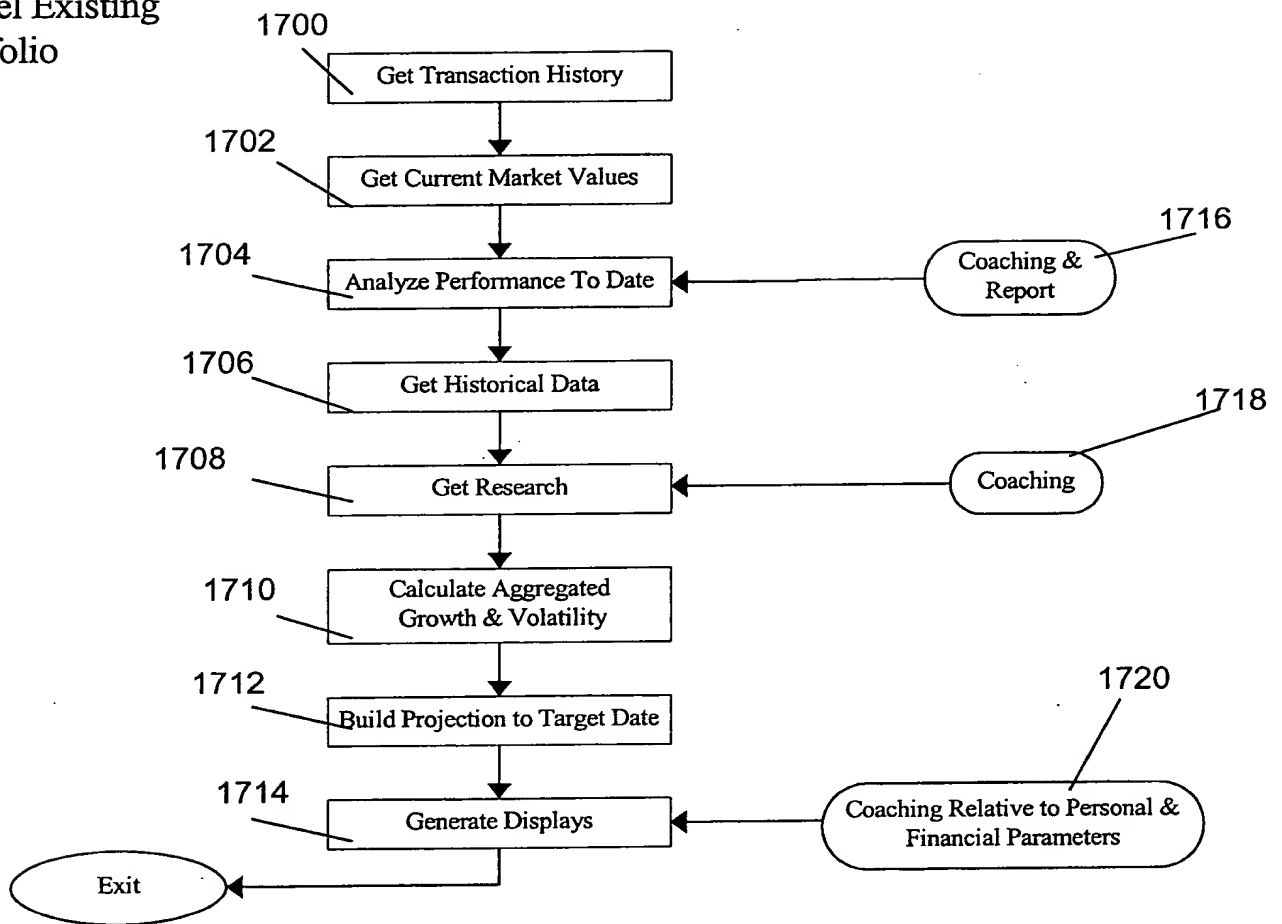


Figure 23

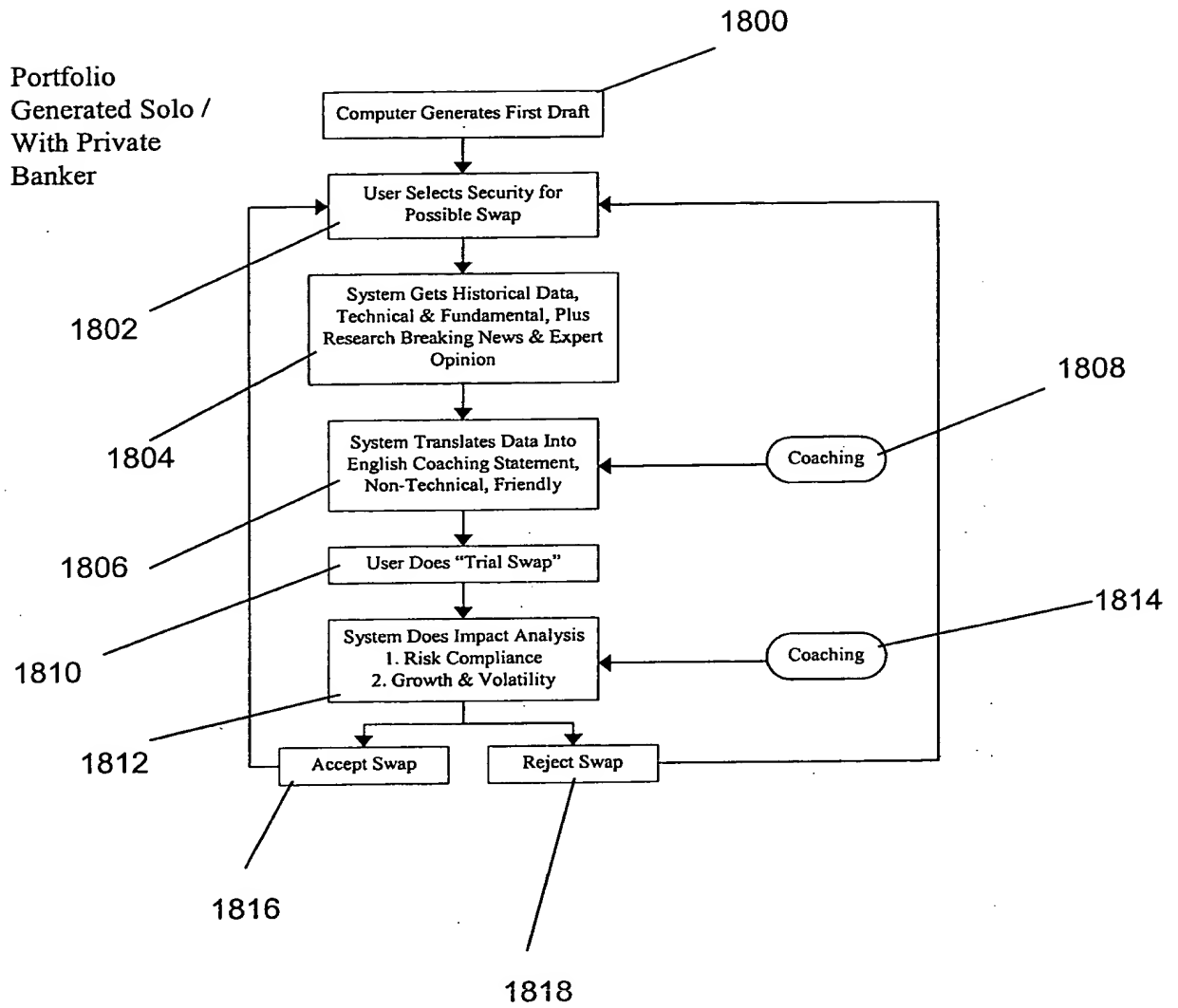


Figure 24

The flowchart illustrates the Risk Coaching Process, starting with 'Set Risk Tolerance' (1900) leading to 'Identify Security Type' (1902). This leads to a loop of 'Display Negative Scenario' (1904), 'Display Worse Scenario' (1906), and 'Display Even Worse Scenario' (1908). Each display step has a 'Stay In' path (1910) leading to the next scenario or 'Adjust Risk Profile' (1912), and a 'Bail Out' path (1914) leading back to 'Identify Security Type'. After 'Display Even Worse Scenario', there is a 'Hold' path (1916) leading to 'Repeat Whole Progress in Retirement, Tax Deferred Environment' (1918), which then leads to 'Generate Coaching to Describe Personal Risk Profile' (1920). The 'Adjust Risk Profile' step (1912) leads to 'Repeat for Each Security Type' (1914), which loops back to 'Identify Security Type'.

```

graph TD
    1900[Set Risk Tolerance] --> 1902[Identify Security Type]
    1902 --> 1904[Display Negative Scenario]
    1904 -- Stay In --> 1906[Display Worse Scenario]
    1904 -- Bail Out --> 1902
    1906 -- Stay In --> 1908[Display Even Worse Scenario]
    1906 -- Bail Out --> 1902
    1908 -- Stay In --> 1912{Adjust Risk Profile}
    1908 -- Bail Out --> 1902
    1908 -- Hold --> 1918[Repeat Whole Progress in Retirement, Tax Deferred Environment]
    1912 --> 1914[Repeat for Each Security Type]
    1914 --> 1902
    1918 --> 1920([Generate Coaching to Describe Personal Risk Profile])
  
```

Figure 25

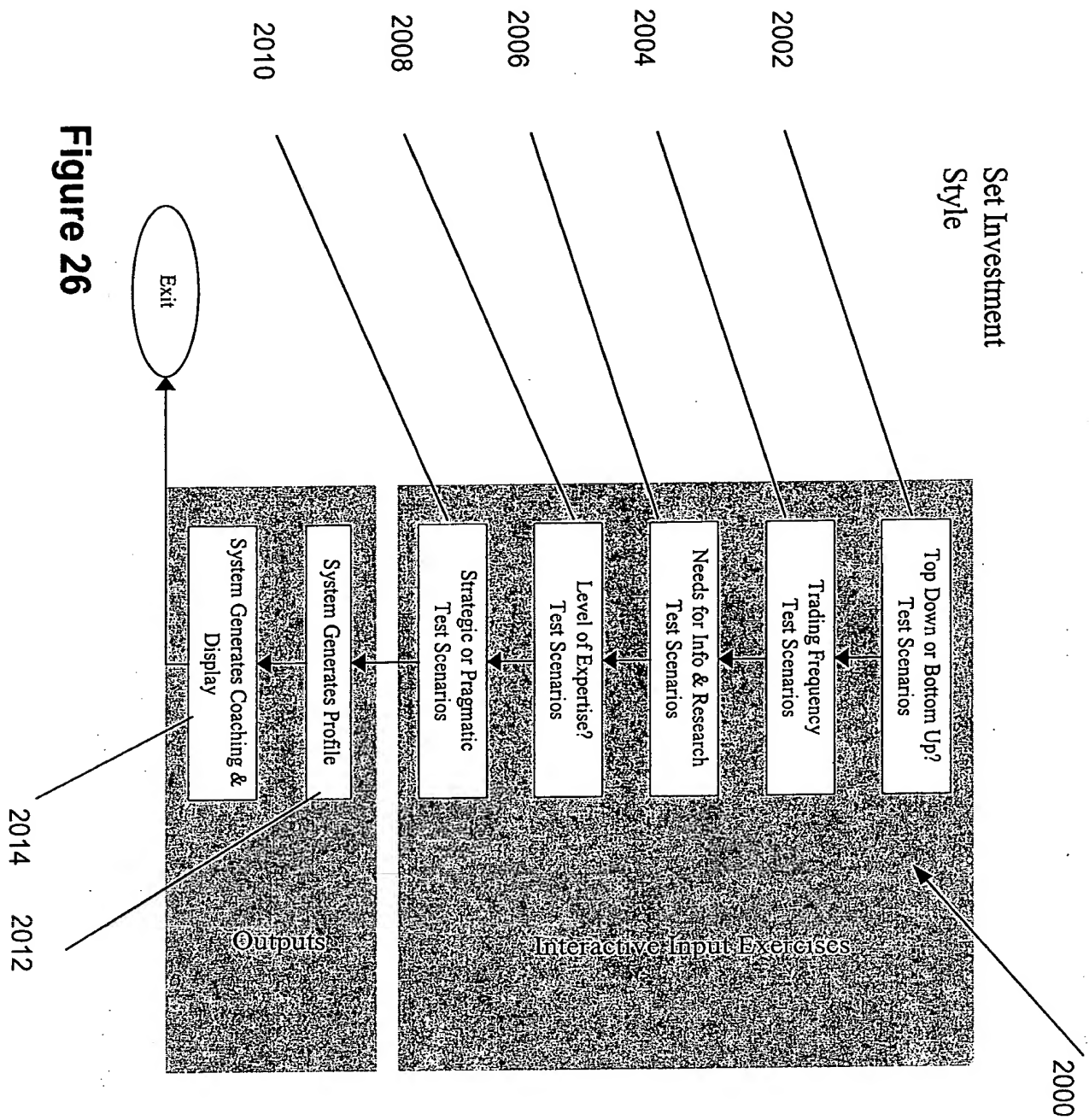


Figure 26

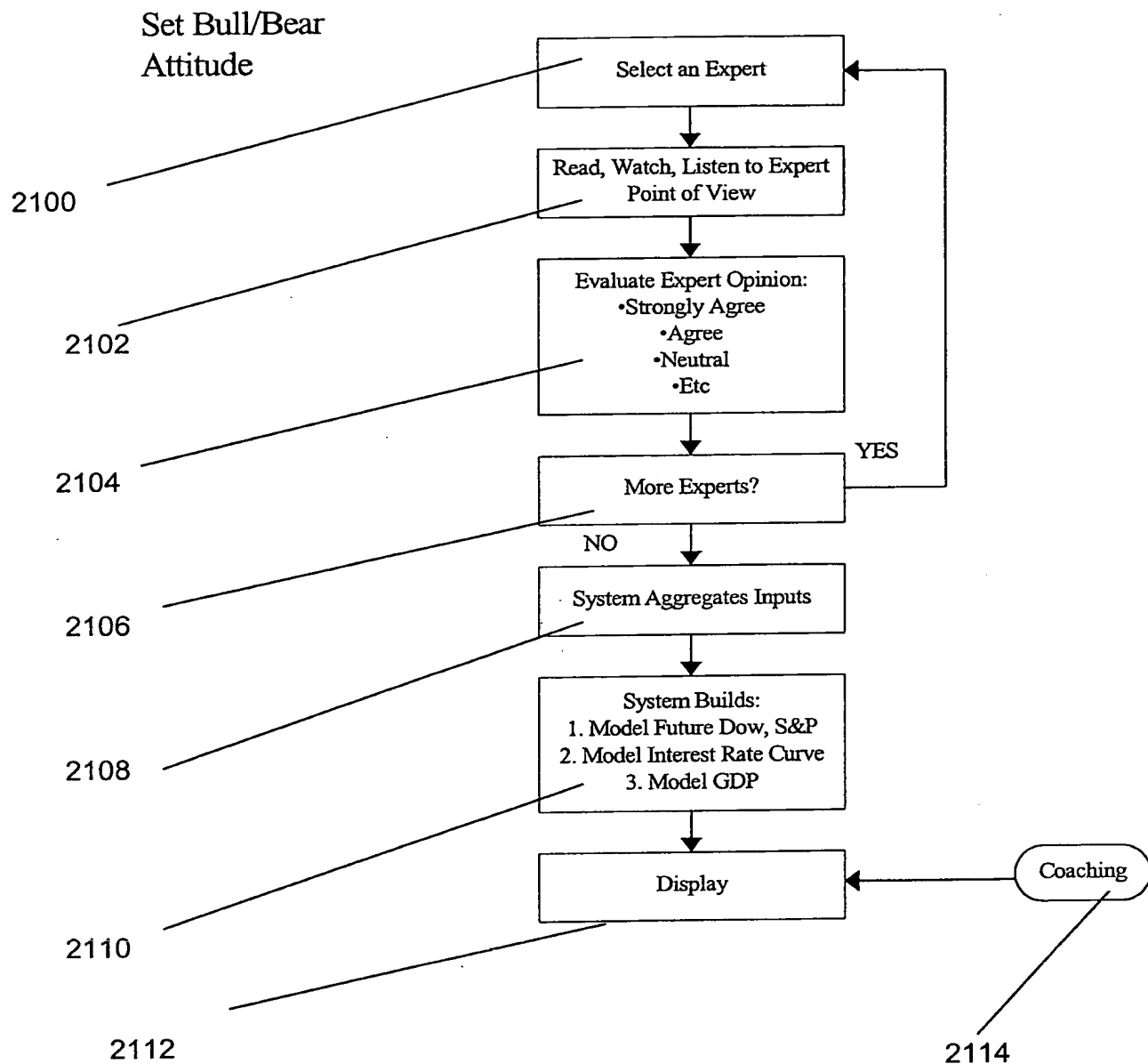


Figure 27

2200

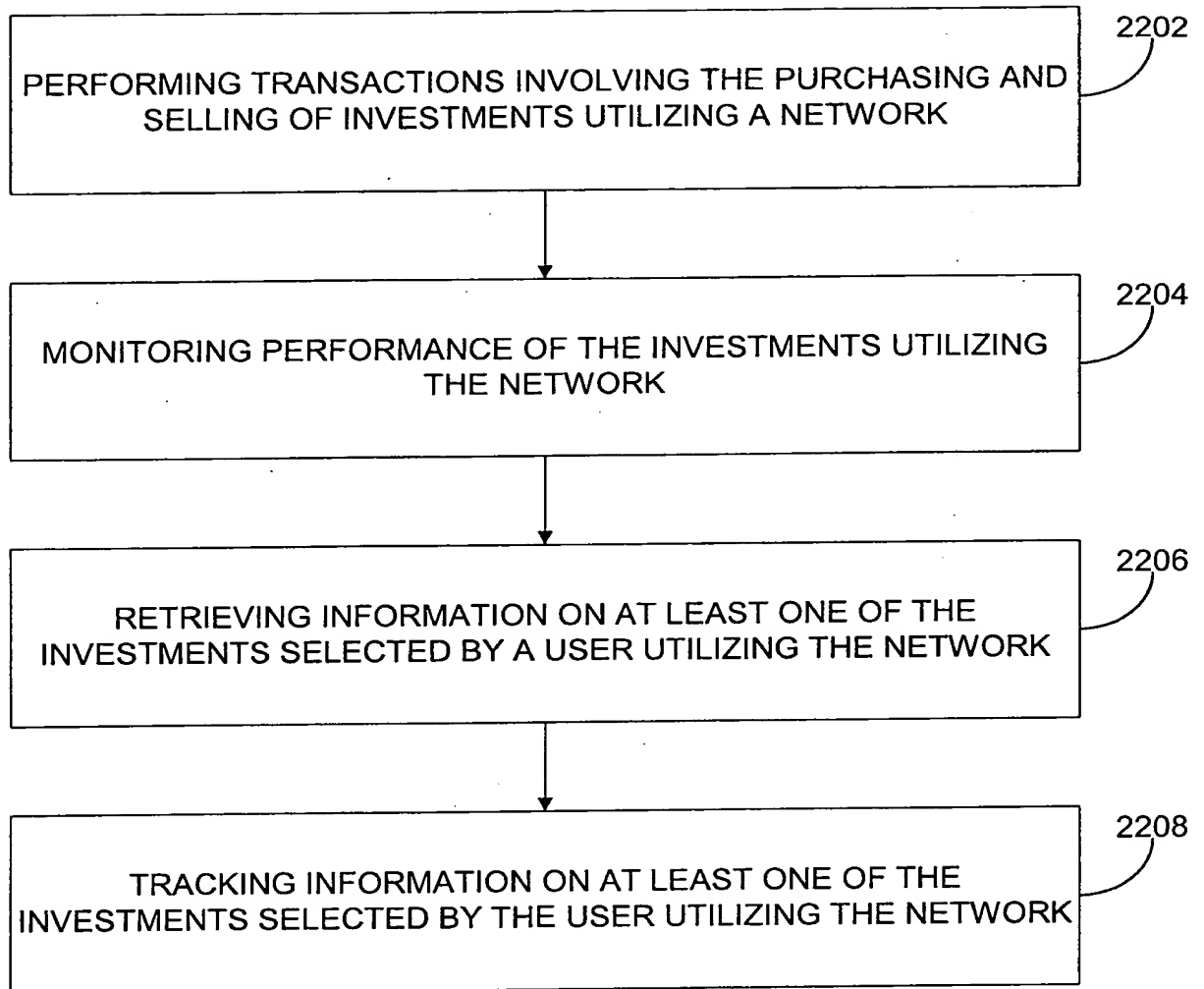


Figure 28

2300

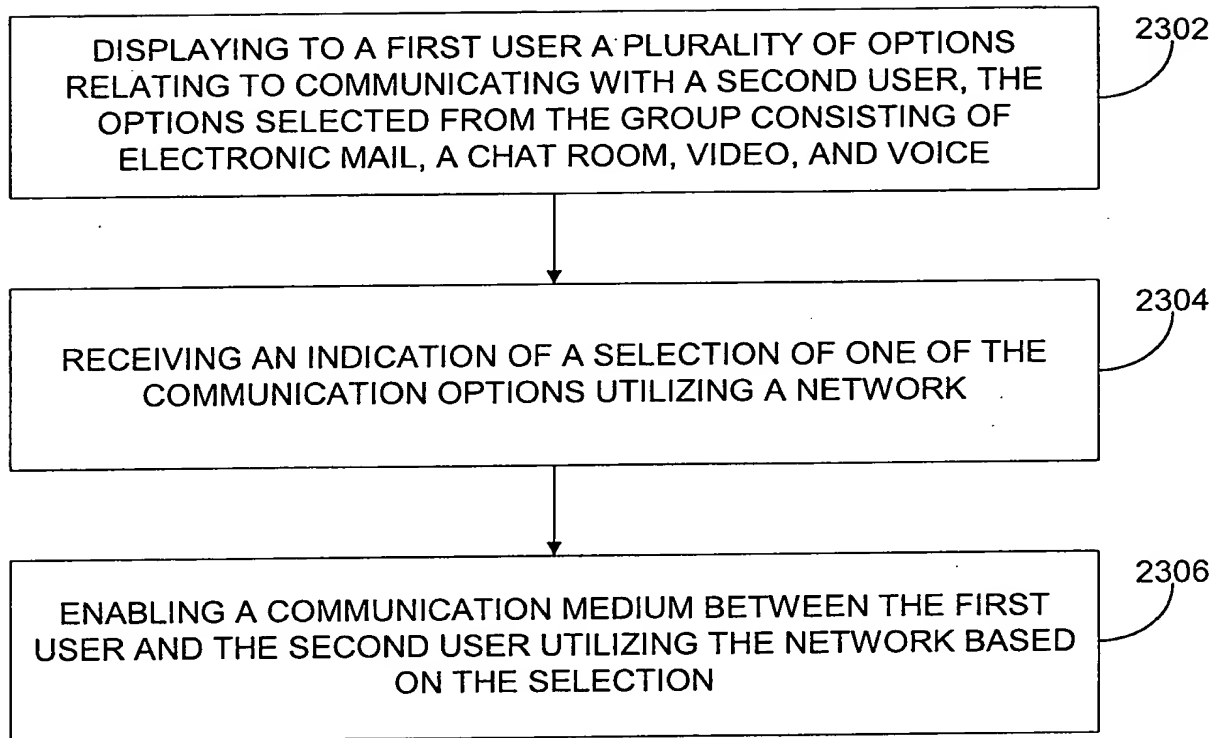


Figure 29

2400

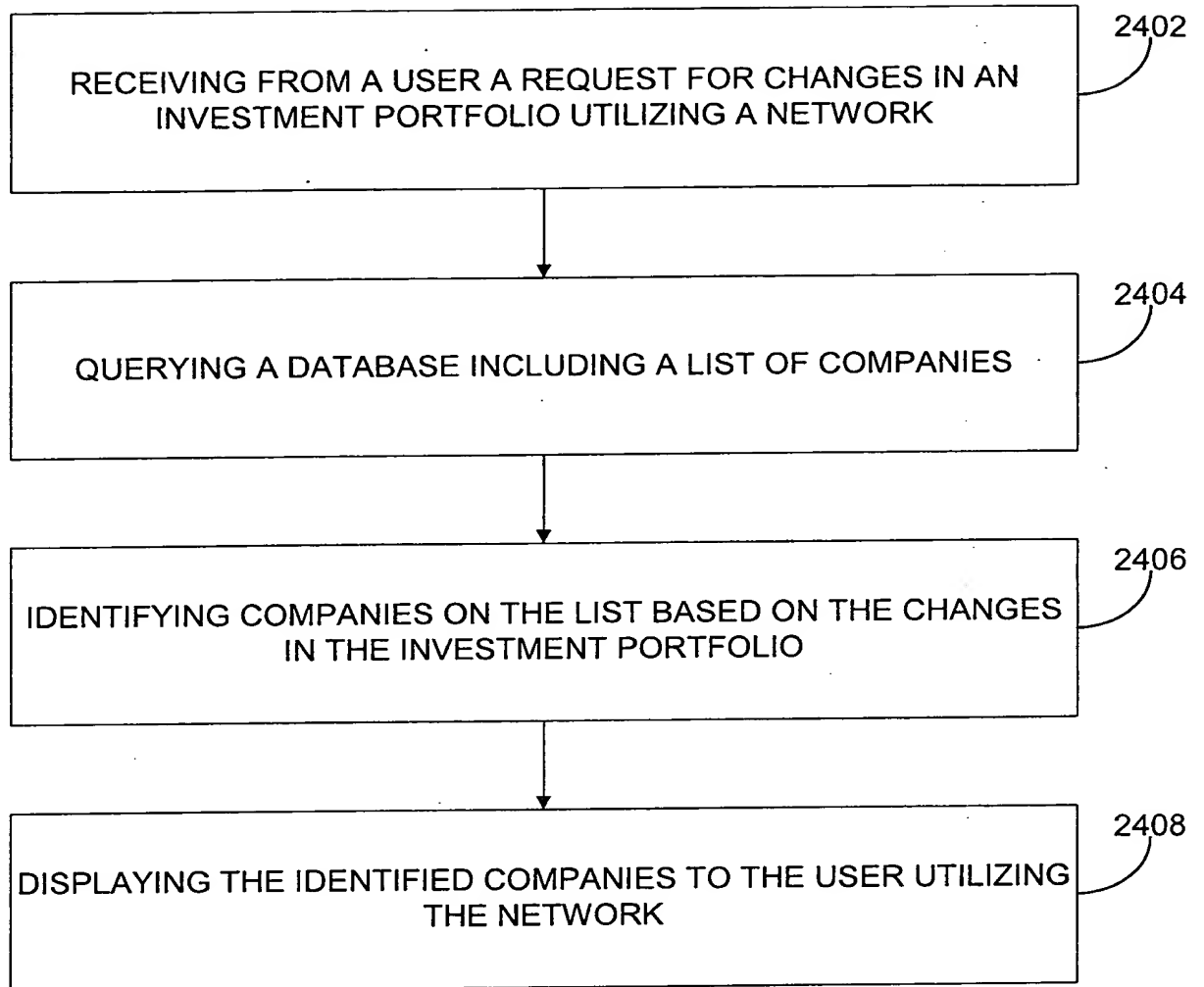


Figure 30

2500

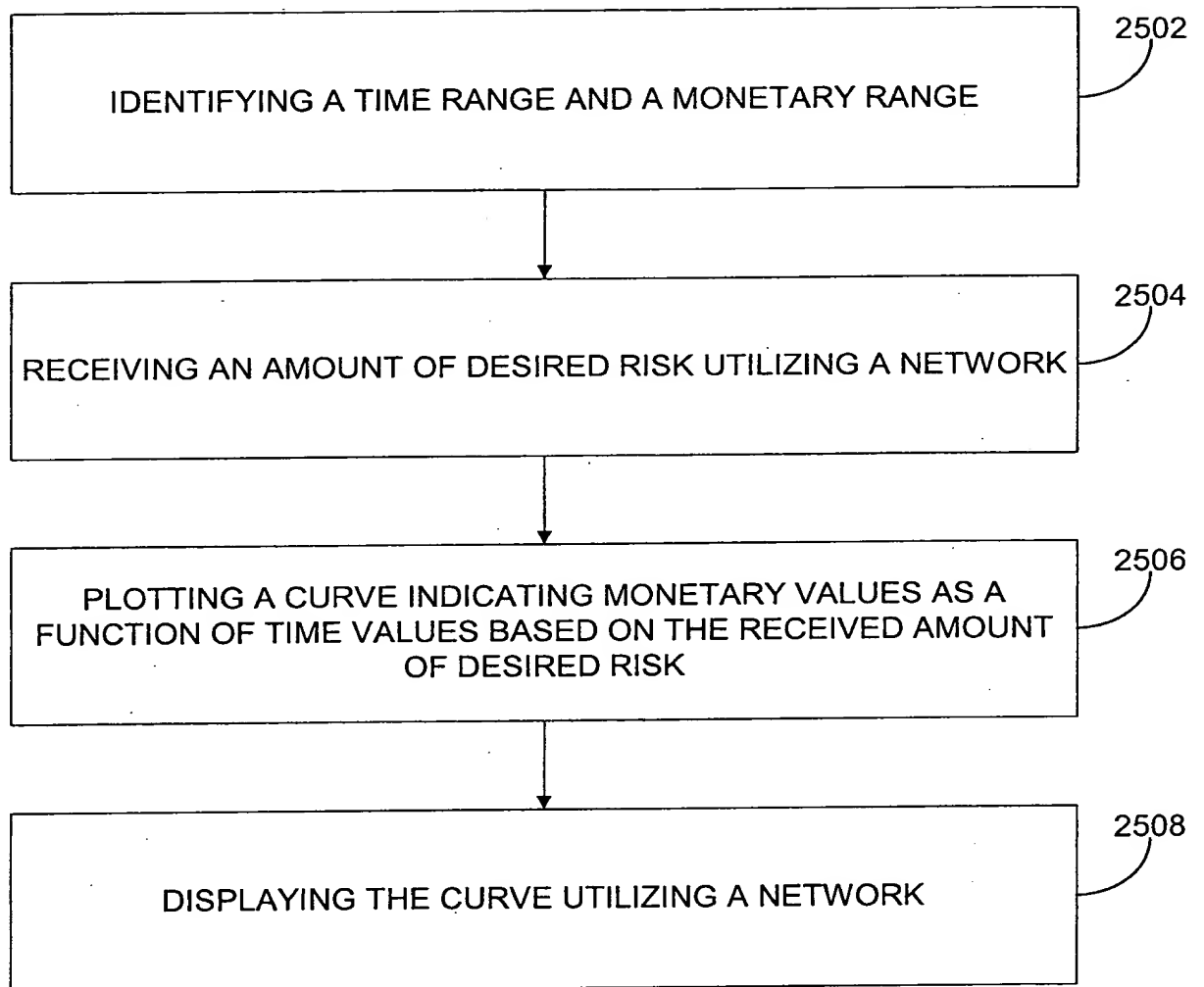


Figure 31

2600

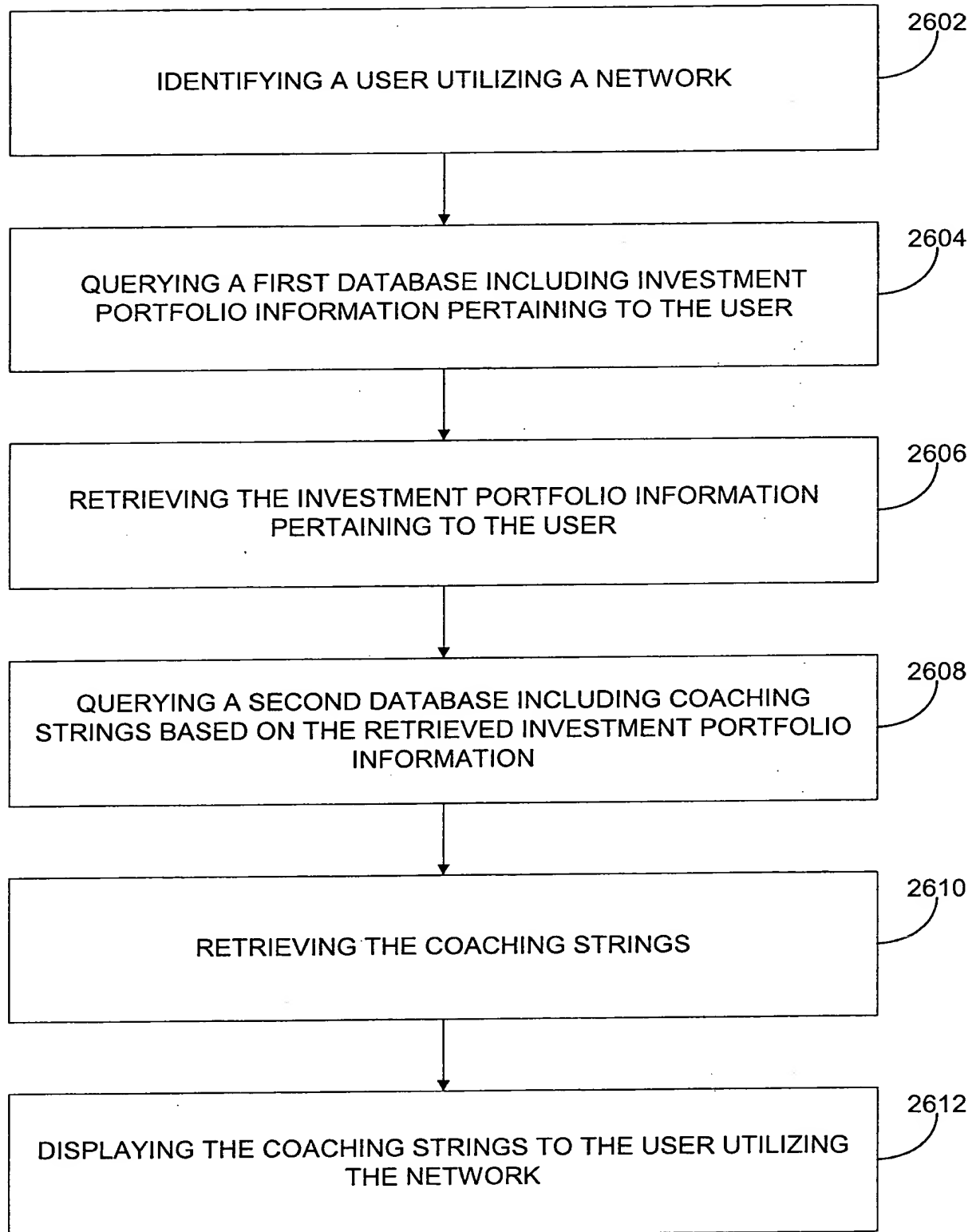


Figure 32

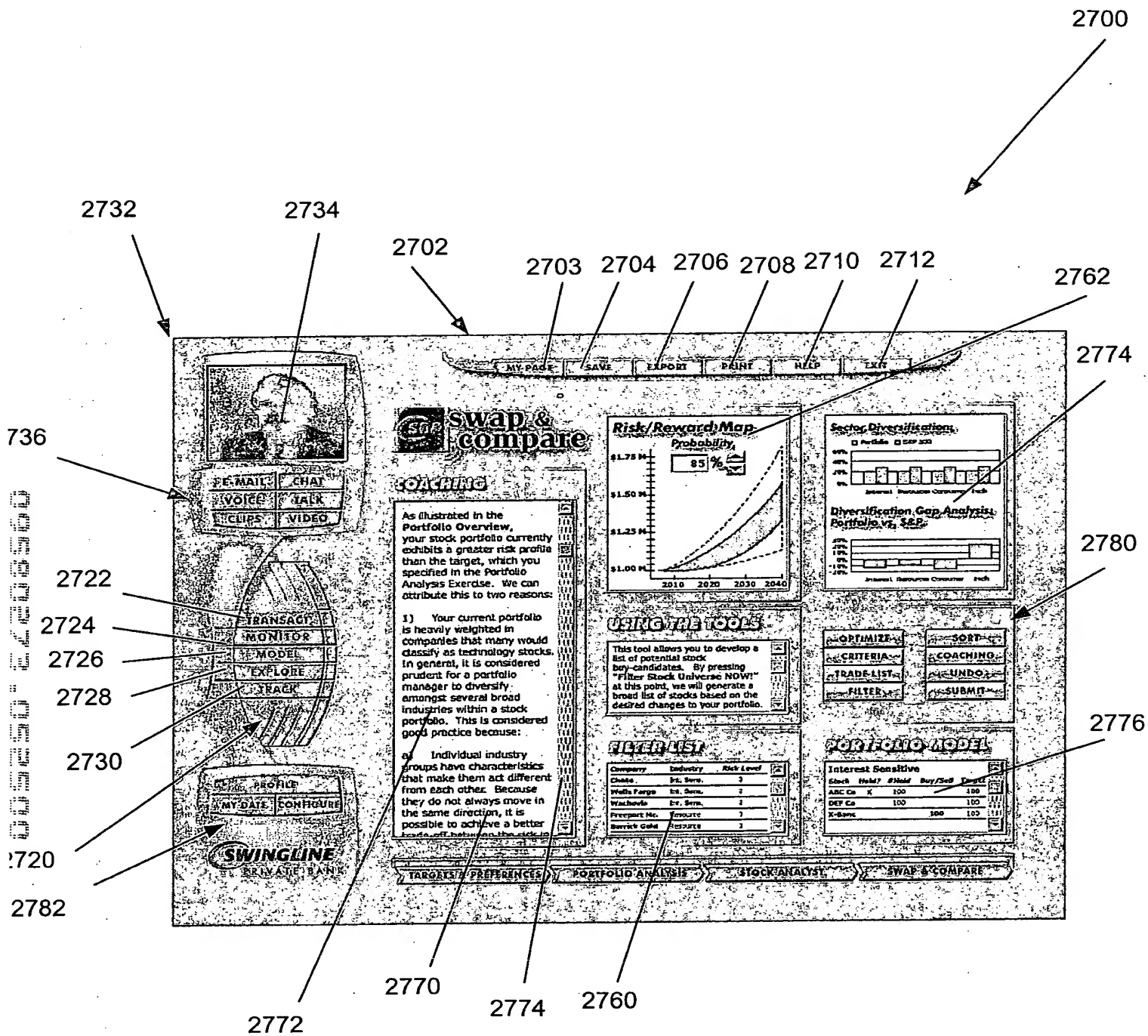


Figure 33

3400

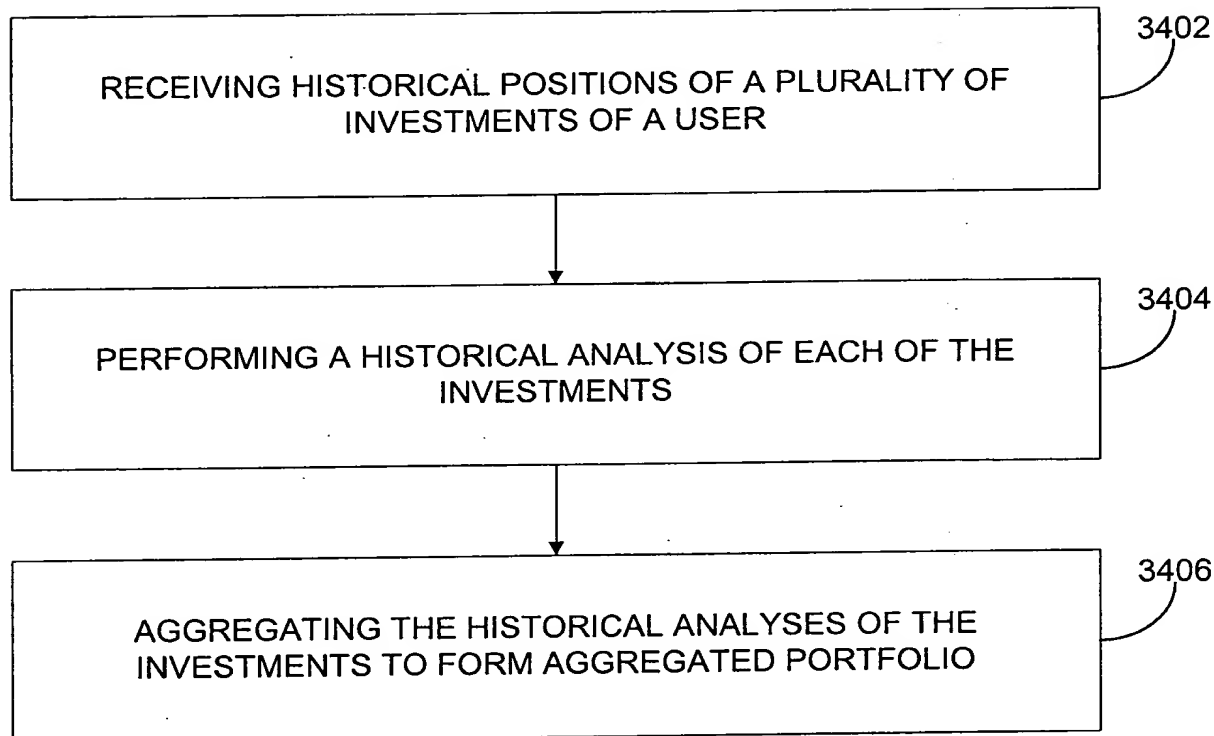


Fig. 34

3500

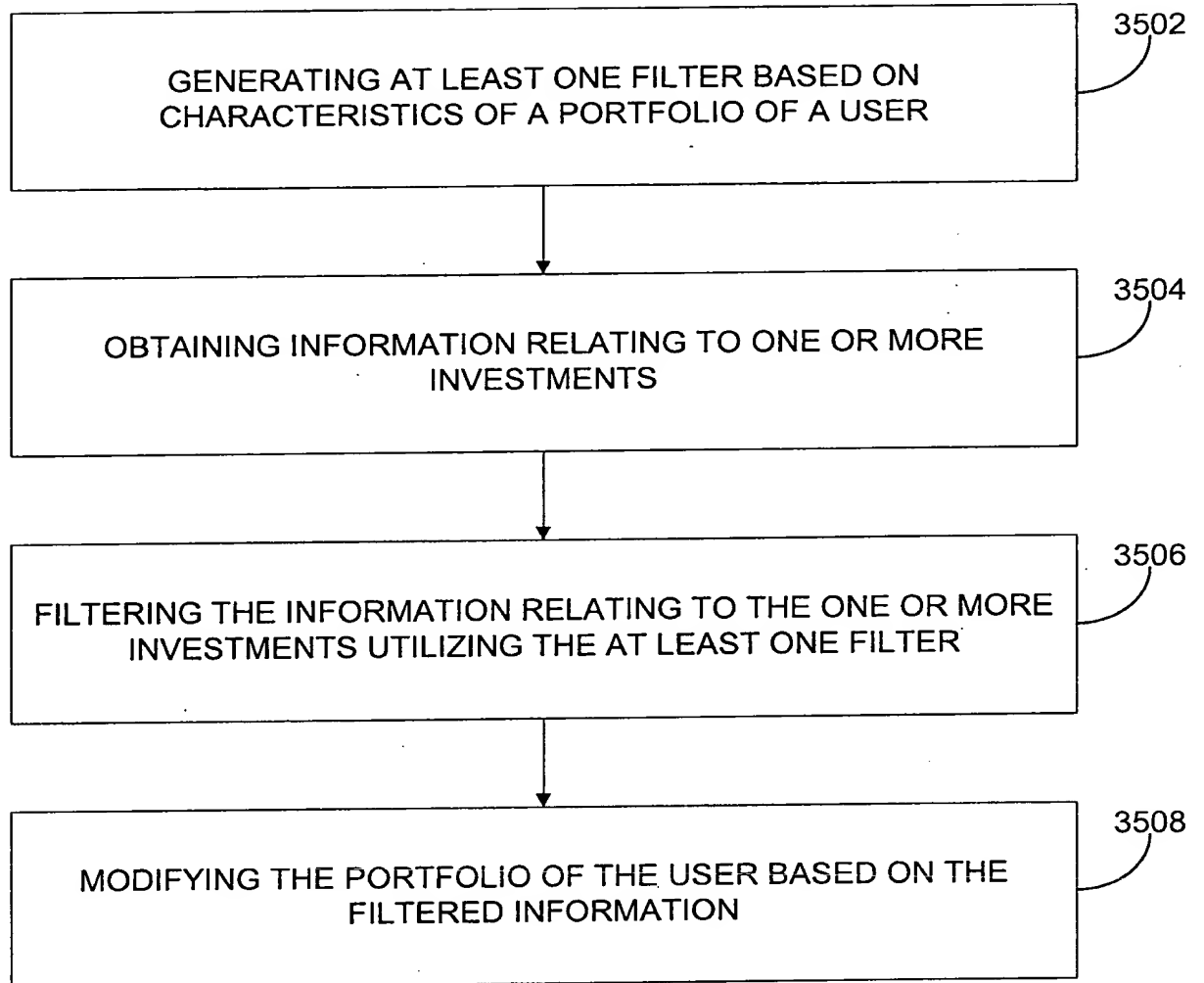


Fig. 35

3600

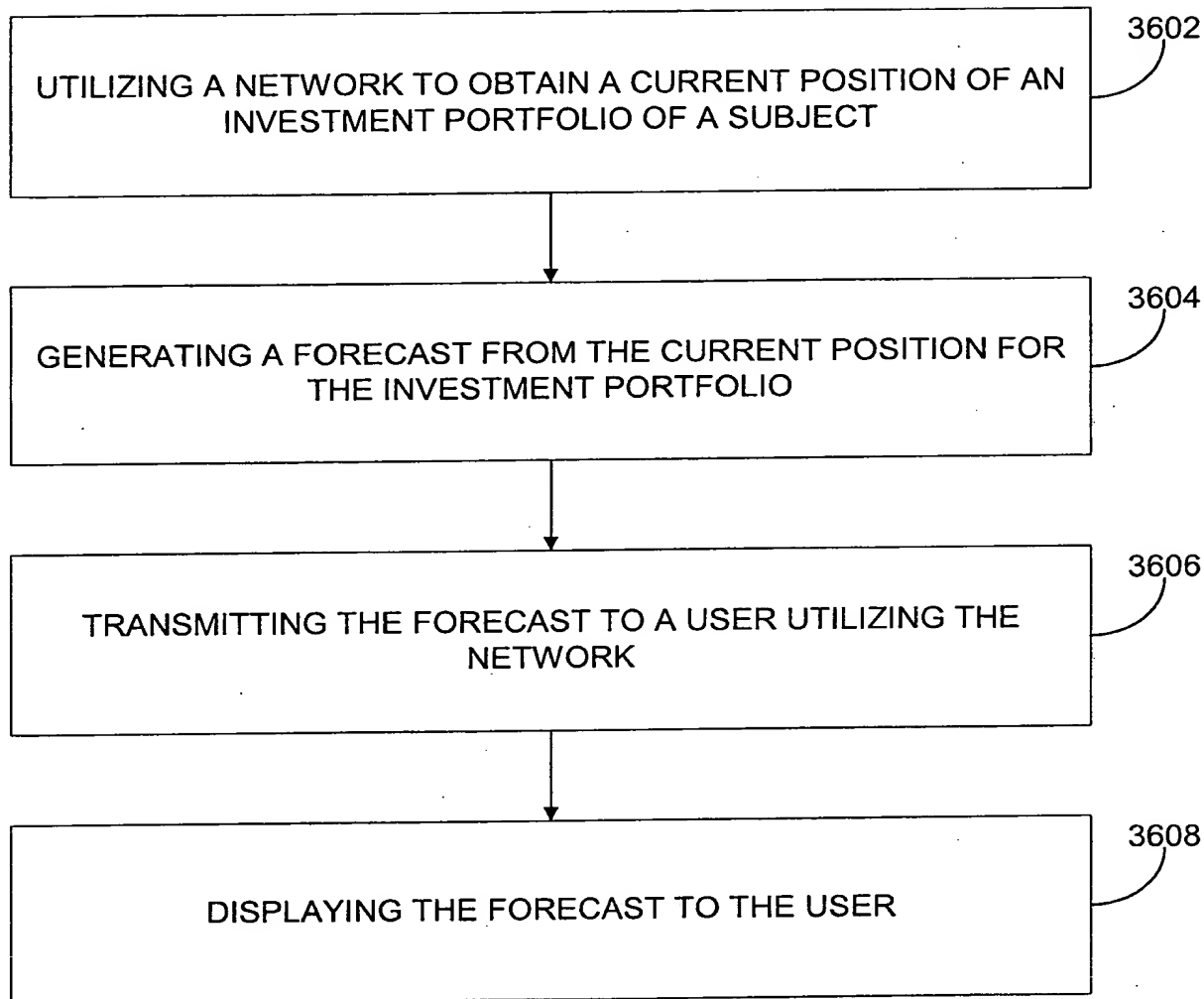


Fig. 36

3700

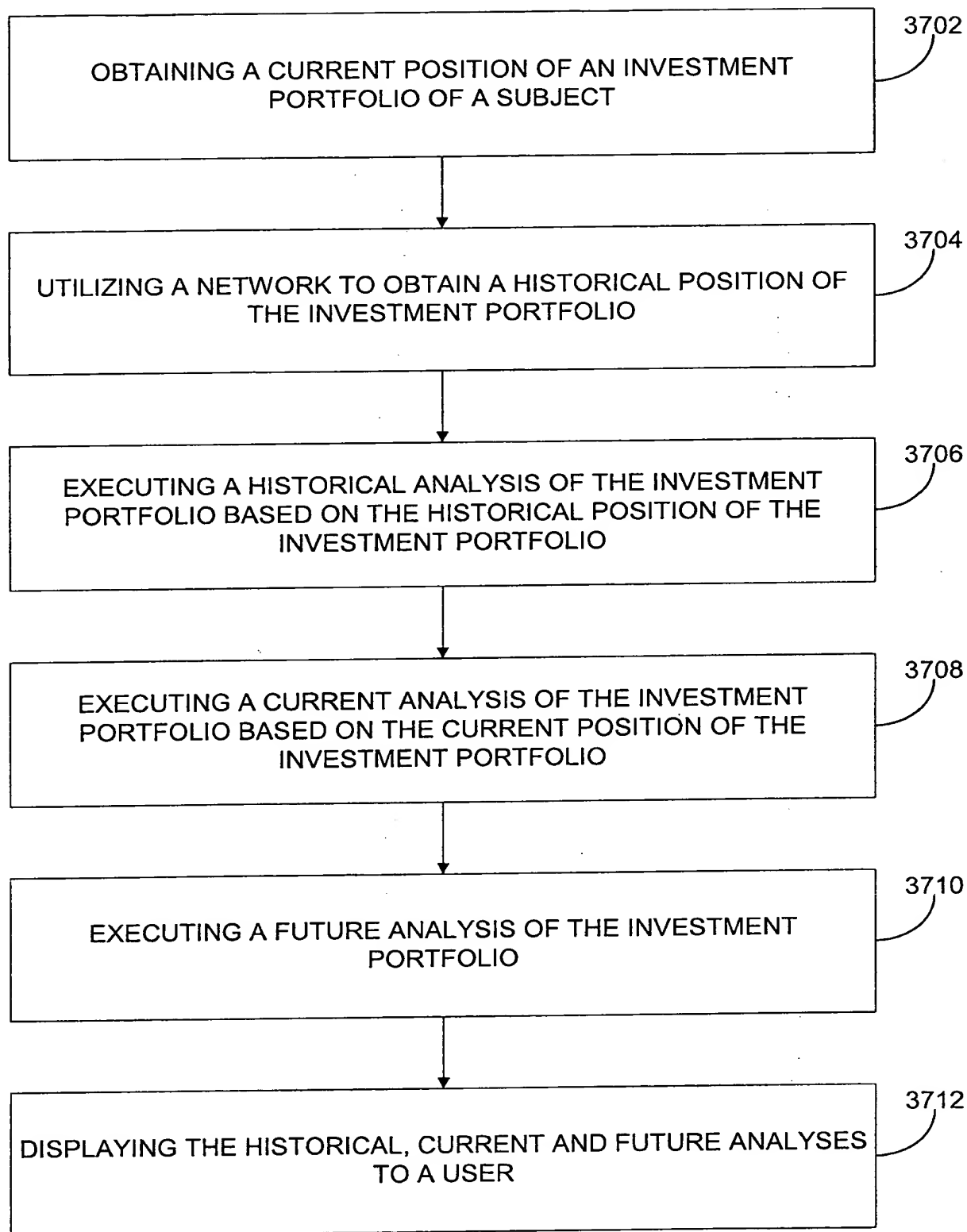


Fig. 37

3800

REQUESTING INFORMATION ABOUT AN INVESTMENT PORTFOLIO
FROM A USER UTILIZING A NETWORK

3802

RECEIVING INFORMATION ABOUT THE INVESTMENT PORTFOLIO
FROM A USER UTILIZING A NETWORK WHEREIN THE RECEIVED
INFORMATION INCLUDES HISTORICAL INFORMATION ABOUT THE
INVESTMENT PORTFOLIO

3804

PERFORMING A HISTORICAL ANALYSIS OF THE INVESTMENT
PORTFOLIO UTILIZING THE RECEIVED INFORMATION ABOUT THE
INVESTMENT PORTFOLIO

3806

TRANSMITTING THE HISTORICAL ANALYSIS OF THE INVESTMENT
PORTFOLIO TO THE USER UTILIZING THE NETWORK

3808

Fig. 38